

FILED

FEB 22 2019

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF ILLINOIS

THOMAS G. BRUTON
CLERK, U.S. DISTRICT COURT

Plaintiff Edward Jones

v.

Defendant King Court

2801-A Apartment

2801-A Management

Waukegon, Illinois 60085

Case Number: 1:19-cv-00317

Judge:

Magistrate Judge:

Maria Valdez

Motion for Final Judgment
10 million dollar Rule 56©
suite #A

1 Edward Jones, Lived at 1607 N Berwick Blvd

Apt. #1-E AND paid 790.00 dollar deposits to King Court
Apt. 2801-A Waukegon Illinois and 204.00 Rent

1. Receiving Vietnam Veteran to come up with Bank statement
6 months.


2. After Receiving The Six months Bank statements from
Great Lake Credit Union, on 2525 Green bay Road,
North Chicago.

3. The previous landlord/property manager finale
handed Edward Jones his Deposit money of 599.00
After holding it 3 months.

4. Paper of Raxing document the transaction
of Bank Account was not good enough. but need
BANK statement.

5. After Receiving Bank statement management learn
MR Jones was trying to pay 193.00 dollars owed. PAID
MR Jones wanted MR Jones to bring statement
in full but they he does not work there any more
all done but contract
Signed but not date 3 months later Feb. 20,
2019.
Signed by Edward Jones

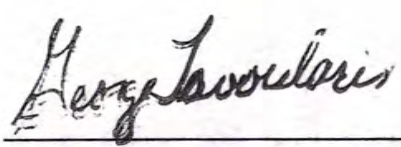
Motion for Anna Judge
 - Court Rule 56(a)
 Magistrate Judge Maria Valdivia

1601 Berwick LLC 2241 W. Howard Chicago, IL 60645		BYLINE BANK Chicago, IL 60613	002769
		DATE 02/11/2019	AMOUNT \$ 599.12
PAY TO THE ORDER OF	FIVE HUNDRED NINETY NINE AND 12/100 Edward Jones		
MEMO: return of security deposit			
<small>THIS DOCUMENT CONTAINS HEAT SENSITIVE INK. TOUCH OR PRESS HERE. RED IMAGE DISAPPEARS WITH HEAT.</small>			

⑈ 2769⑈ ⑆ 071001533⑆ 2746088⑈

1601 Berwick LLC		Bill Reference:	2819	002769	
02/11/2019	Edward Jones	return of security deposit		\$ 599.12	
Prop	Account	Comment		Amount	
1601	Other Expenses	2819		599.12	

Motion for Final Judge
-ment Rule 56(a)
Magistrate Judge Maria Valdez

1601 Berwick LLC 2241 W. Howard Chicago, IL 60645		BYLINE BANK Chicago, IL 60613	002769
		DATE 02/11/2019	AMOUNT \$ 599.12
PAY	FIVE HUNDRED NINETY NINE AND 12/100		
TO THE ORDER OF	Edward Jones		
			
MEMO: return of security deposit			

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⑈ 2769 ⑈ ⑆071001533⑆ 2746088⑈

1601 Berwick LLC

Bill Reference: 2819

002769

02/11/2019 Edward Jones

return of security deposit

\$ 599.12

Prop	Account	Comment	Amount
1601	Other Expenses	2819	599.12

1:19-CV-00317
 Motion for Reale Judge
 - ment Rule 56@
 magistrate Judge Maria
 Valdez

1601 Berwick LLC

2241 W. Howard
 Chicago, IL 60645

BYLINE BANK
 Chicago, IL 60613

002769

DATE

02/11/2019

AMOUNT

\$ 599.12

PAY

FIVE HUNDRED NINETY NINE AND 12/100

TO THE
 ORDER
 OF

Edward Jones

Henry Savoularis

MEMO: return of security deposit

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⑈ 2769⑈ ⑆071001533⑆ 2746088⑈

1601 Berwick LLC

Bill Reference: 2819

002769

02/11/2019 Edward Jones

return of security deposit

\$ 599.12

Prop	Account	Comment	Amount
1601	Other Expenses	2819	599.12

Quality Labor Services, LLC



02/20/2019

From: Quality Labor Services LLC

Subject: Not employed

Edward Jones

This letter indicates that Edward Jones was employed through Quality Labor Services. Last day of work 11/18/2018
Please feel free to contact our office if you have any questions 847-599-3999

By signing below I acknowledge the information below is correct.

Thank you,

A handwritten signature in black ink, appearing to be "Natalie I.", written over a horizontal line.

Natalie I.
Staffing Recruiter
Quality Labor Services LLC
1334 N Lewis Ave
O. 847-599-3999
F. 630-749-4485

A handwritten signature in black ink, appearing to be "Edward Jones", written over a horizontal line.

RECEIVED
FEB 20 2019
KINGS COURT

3561 Grand Ave
Gurnee, IL 60031
Phone: 1.847.599.3999
Fax: 1.630.749.4485
E-Mail brian@qls1.com

Quality Labor Services, LLC

02/20/2019

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Subject: Not employed

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O. 847-599-3999
F. 630-749-4485



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FEB 20 2019

KINGS COURT

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FEB 20 2019
KINGS COURT

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Gurnee, IL 60031
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Fax: 1.630.749.4485
E-Mail brian@qls1.com



Waukegan Housing Authority
Damarixa Montoya

HCV Supervisor

215 S. Martin Luther King Jr. Ave
Waukegan, Illinois 60085
Phone (847) 625-4617
Fax (847) 244-8591

DMontoya@waukeganhousing.com

www.waukeganhousing.com



Kings Court Apartments

Property Manager: Clarence Lodge

2801 W. Grandville Ave

Suite # A

Waukegan IL 60085

LUDWIG

Office number : (847) 623-6950

Fax number: (847) 623-6969

Clodge@ludwigco.com



Clara Cazares
Sales Agent

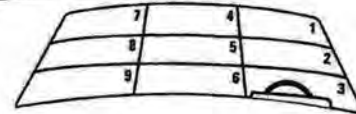
InsureOne®
LOW COST AUTO INSURANCE

701 N. Lewis Ave.
Waukegan, IL 60085
Phone: 888.467.8733 Ext 613724
Fax: 877.732.7103
Clara.Cazares@InsureOne.com
Se Habla Español





1:19-CV-00317

**Location Information**

Safelite
325 TOWNLINE RD
MUNDELEIN, IL 60060
847-367-6610

Service Information

Service Location: InShop
Available Time: 10:30 AM
Address: Mr./Mrs. JONES

WO# 670629

Date/Time: 2/21/2019 10:30 AM

Needed By: 11:30 AM

Account Information

CONSUMER PARENT
26798 - 081600 --

Primary: 870-362-9116

Policy #:

Alternate: 870-362-9116

Claim #:

PO#/Ref:

Ath/Ver:

Loss Loc:

Loss Date/Cause:

Year	Make	Model	Body Style	Mileage	License	State	Stock #
1997	FORD	EXPLORER	4 DOOR UTILITY	0.00			

Vehicle ID

Technician ID: 7 6 9

Verified By:

Qty	Part #	List	Selling	Labor	Kit	Material	Extension
1	DW01206 GBY		\$269.99	\$60.00	\$0.00	\$0.00	\$329.99
Replace with new - SOLAR-W/V.I.N. NOTCH		PO#: 185359					
INSTALLED PART DOT#		URETHANE LOT#					
1	SB18		\$11.99	\$0.00	\$0.00	\$0.00	\$11.99
Replace with new - SLITE STANDARD BLADE 18		PO#: 177207					
1	SB18		\$11.99	\$0.00	\$0.00	\$0.00	\$11.99
Replace with new - SLITE STANDARD BLADE 18		PO#: 177421					

Work Order

01807-670629

Org Date: 2/17/2019

CTU WO: 670629

2/21/2019 11:45 AM

990-01807-769-670629-W

EDWARD JONES

Initial here if replaced parts should be
saved for inspection or returned:

Part Sub Total:	\$293.97
Labor Sub Total:	\$60.00
Sub Total:	\$353.97
Sales Tax:	\$23.52
Total	\$377.49

Windshield Repair

Cust. Initials:

Yes _____ No _____
Accepted _____ Declined _____

Comment:

Original Estimate: \$377.49

I authorize Safelite AutoGlass to provide the above-referenced goods and services and to install glass and related parts that are manufactured by Safelite AutoGlass or another aftermarket manufacturer. Subject to completion of the work, I assign Safelite AutoGlass any claim that I have under my insurance policy to recover, and authorize my insurance company to pay to Safelite AutoGlass, the balance due. If said amount is not paid in full by my insurance company, I agree to pay any unpaid balance.

Customer's Signature: _____

Date _____

If your check is unpaid for insufficient or uncollected funds, we may electronically debit your account for the principle check amount and a service fee as allowable by law. You have the right to select the repair facility of your choice.

Revised Estimate: _____

Reason: _____

Additional Cost: _____

Authorized by: _____

Phone: _____

Date _____

Time: _____

Amount to collect from Customer: \$377.49

Tender: _____

Adhesive Brand: _____

Part #: _____

Lot #: _____

Safe to drive after: _____

AM PM



Location Information

Safelite
325 TOWNLINE RD
MUNDELEIN, IL 60060
847-367-6610

Service Information

Service Location: InShop
Available Time: 10:30 AM
Address: Mr./Mrs. JONES

WO# 670629

Date/Time: 2/21/2019 10:30 AM
Needed By: 11:30 AM

Account Information

CONSUMER PARENT
26798 - 081600 -

Primary: 870-362-9116

Policy #:

Alternate: 870-362-9116

Claim #:

PO#/Ref:

Ath/Ver:

Loss Loc:

Loss Date/Cause:

Year	Make	Model	Body Style	Mileage	License	State	Stock #
1997	FORD	EXPLORER	4 DOOR UTILITY	0.00			

Vehicle ID

Technician ID: 7 6 9

Verified By:

Qty	Part #	List	Selling	Labor	Kit	Material	Extension
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Replace with new - SOLAR-W/V.I.N. NOTCH		PO#: 185359					
INSTALLED PART DOT#		URETHANE LOT#					
1	SB18		\$11.99	\$0.00	\$0.00	\$0.00	\$11.99
Replace with new - SLITE STANDARD BLADE 18		PO#: 177207					
1	SB18		\$11.99	\$0.00	\$0.00	\$0.00	\$11.99
Replace with new - SLITE STANDARD BLADE 18		PO#: 177421					

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Accepted ☐ Declined ☐

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Customer's Signature:

Date

If your check is unpaid for insufficient or uncollected funds, we may electronically debit your account for the principle check amount and a service fee as allowable by law. You have the right to select the repair facility of your choice.

Revised Estimate:

Reason:

Additional Cost:

Authorized by:

Phone:

Date

Time:

Amount to collect from Customer: \$377.49

Tender:

Adhesive Brand:

Part #:

Lot #:

Safe to drive after:

AM PM

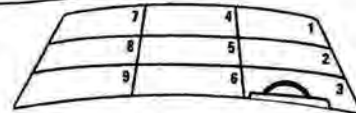
Tender Information

Type Card Type Account Auth Code Amount

Safelite AutoGlass

Flex - Insurance

1219 - CV-00317



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847-367-6610

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2/21/2019 11:45 AM

990-01807-769-670629-W

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Cust. Initials:

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No

Accepted

Declined

Comment:

Original Estimate: \$377.49

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Customer's Signature:

Date

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Revised Estimate:

Reason:

Additional Cost:

Authorized by:

Phone:

Date

Time:

Amount to collect from Customer: \$377.49

Tender:

Adhesive Brand:

Part #:

Lot #:

Safe to drive after:

AM PM

Tender Information

Type Card Type Account Auth Code Amount

1:19-cv-00037

Form **1095-B**

Department of the Treasury
Internal Revenue Service

Health Coverage

▶ Do not attach to your tax return. Keep for your records.

▶ Go to www.irs.gov/Form1095B for instructions and the latest information.

☐ VOID

☐ CORRECTED

OMB No. 1545-2252

2018

560118

Part I Responsible Individual

1 Name of responsible individual—First name, middle name, last name EDWARD EDWARD JONES	2 Social security number (SSN) or other TIN 6049	3 Date of birth (if SSN or other TIN is not available)
4 Street address (including apartment no.) PO BOX 8791	5 City or town GURNEE	6 State or province IL
		7 Country and ZIP or foreign postal code 60031-7021
8 Enter letter identifying Origin of the Health Coverage (see instructions for codes): . . . ▶ <input type="checkbox"/> C		9 Reserved

Part II Information About Certain Employer-Sponsored Coverage (see instructions)

10 Employer name	11 Employer identification number (EIN)
12 Street address (including room or suite no.)	13 City or town
14 State or province	15 Country and ZIP or foreign postal code

Part III Issuer or Other Coverage Provider (see instructions)

16 Name US Department of Veterans Affairs	17 Employer identification number (EIN) 74-1612229	18 Contact telephone number 877-222-8387
19 Street address (including room or suite no.) P.O. BOX 149975	20 City or town AUSTIN	21 State or province TX
		22 Country and ZIP or foreign postal code 78714-8975

Part IV Covered Individuals (Enter the information for each covered individual.)

(a) Name of covered individual(s) First name, middle initial, last name			(b) SSN or other TIN	(c) DOB (if SSN or other TIN is not available)	(d) Covered all 12 months	(e) Months of coverage											
						Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
EDWARD	E	JONES	6049		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions.

Cat. No. 60704B

Form **1095-B** (2018)



0186947

Instructions for Recipient

This Form 1095-B provides information needed to report on your income tax return that the individuals in your tax family (yourself, spouse, and dependents) had qualifying health coverage (referred to as "minimum essential coverage") for some or all months during the year. Individuals who don't have minimum essential coverage and don't qualify for an exemption from this requirement may be liable for the individual shared responsibility payment.

Minimum essential coverage includes government-sponsored programs, eligible employer-sponsored plans, individual market plans, and other coverage the Department of Health and Human Services designates as minimum essential coverage. For more information on the requirement to have minimum essential coverage and what is minimum essential coverage, see www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Individual-Shared-Responsibility-Provision.



TIP Providers of minimum essential coverage are required to furnish only one Form 1095-B for all individuals whose coverage is reported on that form. As the recipient of this Form 1095-B, you should provide a copy to other individuals covered under the policy if they request it for their records.

Additional information. For additional information about the tax provisions of the Affordable Care Act (ACA), including the individual shared responsibility provisions, the premium tax credit, and the employer shared responsibility provisions, see www.irs.gov/Affordable-Care-Act/Individuals-and-Families or call the IRS Healthcare Hotline for ACA questions (1-800-919-0452).

Part I. Responsible Individual, lines 1–9. Part I reports information about you and the coverage.

Lines 2 and 3. Line 2 reports your social security number (SSN) or other taxpayer identification number (TIN), if applicable. For your protection, this form may show only the last four digits. However, the coverage provider is required to report your complete SSN or other TIN, if applicable, to the IRS. Your date of birth will be entered on line 3 only if line 2 is blank.



CAUTION If you don't provide your SSN or other TIN and the SSNs or other TINs of all covered individuals to the sponsor of the coverage, the IRS may not be able to match the Form 1095-B with the individuals to determine that they have complied with the individual shared responsibility provision.

Line 8. This is the code for the type of coverage in which you or other covered individuals were enrolled. Only one letter will be entered on this line.

- A. Small Business Health Options Program (SHOP)
- B. Employer-sponsored coverage
- C. Government-sponsored program
- D. Individual market insurance
- E. Multiemployer plan
- F. Other designated minimum essential coverage



TIP If you or another family member received health insurance coverage through a Health Insurance Marketplace (also known as an Exchange), that coverage will generally be reported on a Form 1095-A rather than a Form 1095-B. If you or another family member received employer-sponsored coverage, that coverage may be reported on a Form 1095-C (Part III) rather than a Form 1095-B. For more information, see www.irs.gov/Affordable-Care-Act/Questions-and-Answers-About-Health-Care-Information-Forms-for-Individuals.

Line 9. Reserved.

Part II. Information About Certain Employer-Sponsored Coverage, lines 10–15. If you had employer-sponsored health coverage, this part may provide information about the employer sponsoring the coverage. This part may show only the last four digits of the employer's EIN. This part also may be left blank, even if you had employer-sponsored health coverage. If this part is blank, you do not need to fill in the information or return it to your employer or other coverage provider.

Part III. Issuer or Other Coverage Provider, lines 16–22. This part reports information about the coverage provider (insurance company, employer providing self-insured coverage, government agency sponsoring coverage under a government program such as Medicaid or Medicare, or other coverage sponsor). **Line 18 reports a telephone number for the coverage provider that you can call if you have questions about the information reported on the form.**

Part IV. Covered Individuals, lines 23–28. This part reports the name, SSN or other TIN, and coverage information for each covered individual. A date of birth will be entered in column (c) only if the SSN or other TIN isn't entered in column (b). Column (d) will be checked if the individual was covered for at least one day in every month of the year. For individuals who were covered for some but not all months, information will be entered in column (e) indicating the months for which these individuals were covered. If there are more than six covered individuals, see Part IV, Continuation Sheet(s), for information about the additional covered individuals.

Form **W-2 Wage and Tax Statement**
Copy B -- To Be Filed With Employee's FEDERAL Tax Return.
This information is being furnished to the Internal Revenue Service.
c Employer's name, address, and ZIP code

2018

dalvarez_190127154002-205378 OMB No. 1545-0008 Department of the Treasury Internal Revenue Service

MVP Workforce LLC
1751 Lake Cook Road Suite 600
Deerfield, IL
60015

e Employee's name, address, and ZIP code

EDWARD JONES
1607 N BERWICK BLVD
WAUKEGAN, IL 60085

IL 26-3242640-000 464.50
15 State Employer's state ID number 16 State wages, tips, etc.

d Control number	1 Wages, tips, other compensation 464.50	2 Federal income tax withheld 17.97
7 Social security tips	3 Social security wages 464.50	4 Social security tax withheld 28.80
8 Allocated tips	5 Medicare wages and tips 464.50	6 Medicare tax withheld 6.74
9 Verification code	10 Dependent care benefits	11 Nonqualified plans
12a See instructions for box 12	12b	12c
12d	13 Statutory employee Retirement plan Third-party sick pay	14 Other
b Employer identification number (EIN) 26-3242640	a Employee's social security number 431-92-6049	
17 State income tax 23.00	18 Local wages, tips, etc.	19 Local income tax
20 Locality name		

Form **W-2 Wage and Tax Statement**
Copy C -- For EMPLOYEE'S RECORDS (See Notice to Employee on the back of Copy B.)
c Employer's name, address, and ZIP code

2018

dalvarez_190127154002-205378 OMB No. 1545-0008 Department of the Treasury Internal Revenue Service

MVP Workforce LLC
1751 Lake Cook Road Suite 600
Deerfield, IL
60015

e Employee's name, address, and ZIP code

EDWARD JONES
1607 N BERWICK BLVD
WAUKEGAN, IL 60085

IL 26-3242640-000 464.50
15 State Employer's state ID number 16 State wages, tips, etc.

d Control number	1 Wages, tips, other compensation 464.50	2 Federal income tax withheld 17.97
7 Social security tips	3 Social security wages 464.50	4 Social security tax withheld 28.80
8 Allocated tips	5 Medicare wages and tips 464.50	6 Medicare tax withheld 6.74
9 Verification code	10 Dependent care benefits	11 Nonqualified plans
12a See instructions for box 12	12b	12c
12d	13 Statutory employee Retirement plan Third-party sick pay	14 Other
b Employer identification number (EIN) 26-3242640	a Employee's social security number 431-92-6049	
17 State income tax 23.00	18 Local wages, tips, etc.	19 Local income tax
20 Locality name		

Form **W-2 Wage and Tax Statement**
Copy 2 -- To Be Filed With Employee's State, City, or Local Income Tax Return
c Employer's name, address, and ZIP code

2018

dalvarez_190127154002-205378 OMB No. 1545-0008 Department of the Treasury Internal Revenue Service

MVP Workforce LLC
1751 Lake Cook Road Suite 600
Deerfield, IL
60015

e Employee's name, address, and ZIP code

EDWARD JONES
1607 N BERWICK BLVD
WAUKEGAN, IL 60085

IL 26-3242640-000 464.50
15 State Employer's state ID number 16 State wages, tips, etc.

d Control number	1 Wages, tips, other compensation 464.50	2 Federal income tax withheld 17.97
7 Social security tips	3 Social security wages 464.50	4 Social security tax withheld 28.80
8 Allocated tips	5 Medicare wages and tips 464.50	6 Medicare tax withheld 6.74
9 Verification code	10 Dependent care benefits	11 Nonqualified plans
12a See instructions for box 12	12b	12c
12d	13 Statutory employee Retirement plan Third-party sick pay	14 Other
b Employer identification number (EIN) 26-3242640	a Employee's social security number 431-92-6049	
17 State income tax 23.00	18 Local wages, tips, etc.	19 Local income tax
20 Locality name		

Form **W-2 Wage and Tax Statement**
Copy 2 -- To Be Filed With Employee's State, City, or Local Income Tax Return
c Employer's name, address, and ZIP code

2018

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17 State income tax 23.00	18 Local wages, tips, etc.	19 Local income tax
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MVP Workforce LLC
1751 Lake Cook Road Suite 600
Deerfield, IL

Presorted
First-Class Mail
US Postage Paid
Santa Clarita, CA
Permit 509

Important Tax Document Enclosed

First-Class Mail

EDWARD JONES
1607 N BERWICK BLVD
WAUKEGAN, IL 60085

600 NFE 1270119C0002/10/19
NOTIFY SENDER OF NEW ADDRESS
JONES JR EDWARD
PO BOX 8791
GURNEE IL 60031-7021

BC: 60051702191 -1276-02037-10-45

[illegible][illegible][illegible]

Do you have to file? Refer to the Form 1040 instructions to determine if you are required to file a tax return. Even if you don't have to file a tax return, you may be eligible for a refund if box 2 shows an amount or if you are eligible for any credit.

Earned income credit (EIC). You may be able to take the EIC for 2018 if your adjusted gross income (AGI) is less than a certain amount. The amount of the credit is based on income and family size. Workers without children could qualify for a smaller credit. You and any qualifying children must have valid social security numbers (SSNs). You can't take the EIC if your investment income is more than the specified amount for 2018 or if income is earned for services provided while you were an inmate at a federal institution. For 2018 income limits and more information, visit www.irs.gov/eftc. Also see Pub. 586, Earned Income Credit. Any EIC that is more than your tax liability is refunded to you, but only if you file a tax return.

Religious and religious workers. If you aren't subject to social security and Medicare taxes, see Pub. 517, Social Security and Other Information for Members of the Clergy and Religious Workers.

Corrections. If your name, SSN, or address is incorrect, correct copies B, C, and 2 and ask your employer to correct your employment record. Be sure to ask the employer to file Form W-2c, Corrected Wage and Tax Statement, with the Social Security Administration (SSA) to correct any name, SSN, or amount error reported to the SSA on Form W-2. Be sure to get your copies of Form W-2c from your employer for all the corrections made so you may file your tax return. If your name and SSN are correct but aren't the same as shown on your social security card, you should ask for a new card that displays your correct name at any SSA office or by calling 800-772-7212. You also may visit the SSA website at www.SSA.gov.

Cost of employer-sponsored health coverage [if this cost is provided by the employer]. The reporting in box 12, using code DD, of the cost of employer-sponsored health coverage is for your information only. The amount reported with code DD is not taxable.

Credit for excess taxes. If you had more than one employer in 2018 and more than \$7,980.80 in social security and/or Tier 1 railroad retirement (RRTA) taxes were withheld, you may be able to claim a credit for the excess against your federal income tax. If you had more than one railroad employer and more than \$4,974.00 in Tier 2 RRTA taxes were withheld, you also may be able to claim a credit. See your Form 1040 or Form 1040A instructions and Pub. 505, Tax Withholding and Estimated Tax.

REMOVE THESE EDGES FIRST

FOLD, CREASE AND TEAR ALONG PERFORMANCE

2. WITH THIS SIDE UP, SLIDE FINGER BETWEEN PANEL AND SHORT PANEL TO REMOVE

3. BEFORE DETACHING W-2'S SLIDE FINGER UP BETWEEN MIDDLE PANEL AND SHORT PANEL TO REMOVE

1:19-CV-00317



Waukegan Housing Authority

Damarixa Montoya

HCV Supervisor

215 S. Martin Luther King Jr. Ave
Waukegan, Illinois 60085
Phone (847) 625-4617
Fax (847) 244-8591

DMontoya@waukeganhousing.com

www.waukeganhousing.com



Welcome Home!

Niles Terrace Apts

1605 N. Berwick Blvd., Ste. A
Waukegan, IL 60085

847-662-7172

Clara Cazares
Sales Agent

InsureOne
LOW COST AUTO INSURANCE

701 N. Lewis Ave.
Waukegan, IL 60085
Phone: 888.467.8733 Ext 613724
Fax: 877.732.7103
Clara.Cazares@InsureOne.com
Se Habla Español



Kings Court Apartments

Property Manager: Clarence Lodge

2801 W. Grandville Ave
Suite # A

Office number: (847) 623-6950
Fax number: (847) 623-6969
Clodge@ludwigco.com

1119-CV-000317

RED LIGHT VIOLATION NOTICECITY OF WAUKEGAN, ILLINOIS
PHOTO ENFORCEMENT PROGRAMYOU MUST EITHER PAY THE APPLICABLE FINE
OR
CONTEST THIS CIVIL VIOLATION NOTICE

Please see the reverse side for additional instructions.

JONES JR, EDWARD
1607 N BERWICK BLVD APT1E
WAUKEGAN IL 60085Issued By: **WK040**
Notice Date: **01/15/19**
Notice Number: **1700800511976379**
License Plate: **AT65989**

* 1 7 0 0 8 0 0 5 1 1 9 7 6 3 7 9 *

NOTICE NUMBER	PLATE / STATE / TYPE / VEHICLE MAKE	LOCATION DATE & TIME	DURATION OF RED SIGNAL PRIOR TO VIOLATION	WAUKEGAN MUNICIPAL CODE & DESCRIPTION	AMOUNT DUE	PAY OR CONTEST BY DATE
1700800511976379	AT65989 IL PASSENGER FORD	Green Bay & Washington N/B 11/01/18 10:49 AM	15.4 SEC	Sec. 21-59.1 DISOBEYING TRAFFIC CONTROL SIGNAL	\$ 100.00	01/29/19



This Red Light Violation is a photographic record obtained by a traffic control signal monitoring device and constitutes *prima facie* evidence of a violation. Please note, all individuals appearing on the vehicle's license plate registration are legally responsible for this violation. Please visit www.RedLightViolations.com to view video footage of this violation and/or submit payment. In order to access the information, enter the entire notice number and license plate number of the vehicle exactly as shown above. Failure to pay the civil penalty or contest the violation by the date indicated below constitutes an admission of liability and a Determination of Liability will be entered against you.

TO ENSURE PROPER POSTING OF YOUR PAYMENT, THIS PAYMENT STUB MUST BE ENCLOSED**NOTICE OF VIOLATION STUB**JONES JR, EDWARD
1607 N BERWICK BLVD APT1E
WAUKEGAN IL 60085**TO ENSURE PROPER CREDIT, PLEASE
RETURN THIS STUB WITH YOUR PAYMENT.**Please fill in the PAY circle if you would like to pay this notice. **PAY** ⇒ ☐
ORYou may choose to contest the violation by selecting one of the options below:**BY MAIL**
(See Reverse) ⇒ ☐ **OR****IN-PERSON**
HEARING ⇒ ☐Payment Or Contest Received By: **01/29/19**Notice Number: **1700800511976379**License Plate: **AT65989****TOTAL AMOUNT DUE****\$ 100.00****ALLOW 5 days for delivery**

PLEASE:

- DO NOT send cash
- DO NOT fold the Notice of Violation stub
- DO NOT staple the check or money order to the Notice of Violation stub

0577000002009 1 1700800511976379 0000010000 0

IMPORTANT: Be advised, this notice was issued because an automated camera recorded your vehicle proceeding into an intersection in violation of a traffic signal. This notice is NOT a uniform traffic citation. Payment will not impact your driving privileges or insurance.

IF YOU BELIEVE THIS VIOLATION HAS BEEN ISSUED IN ERROR, DO NOT IGNORE THIS NOTICE. FAILURE TO RESPOND CONSTITUTES AN ADMISSION OF LIABILITY AND A DETERMINATION OF LIABILITY WILL BE ENTERED AGAINST YOU.

You can be cited with a red light notice if your motor vehicle fails to come to a complete stop before entering the intersection during the cycle of the red signal indication. However, you will not be cited with a red light notice if your motor vehicle stops at a point past a stop line or crosswalk during the cycle of the red signal indication, if there is no pedestrian in the crosswalk area, all as set forth in Section 1-132 and subsection (c) of Section 11-306 of the Illinois Vehicle Code.

If you were issued a uniform traffic citation by a police officer for the same incident, Contest Defense1 below may only be used as a basis to contest the violation listed on this notice.

CONTEST BY MAIL

Fill in the CONTEST BY MAIL circle on both the Notice of Violation stub and return envelope.

Enclose a letter in the return envelope signed by the vehicle's registered owner, setting forth facts that establish a defense or indicating a desire to appear in Circuit Court.

Enclose any supporting evidence (indicating the notice number) such as photographs, affidavits, vehicle title, or official police vehicle theft reports. Ensure the documents are legible and complete. Send copies, not originals; documents will not be returned.

Submit all contest materials using the enclosed return envelope by the Payment or Contest Received By Date.

IN-PERSON HEARING

Fill in the IN-PERSON HEARING circle on both the Notice of Violation stub and return envelope. Your request must be received by the Payment or Contest Received By Date.

Upon receipt of your request, a Notice To Appear indicating hearing date and time will be mailed.

CONTEST DEFENSES

1. The operator of the vehicle was issued a uniform traffic citation by a police officer for the same incident;
2. The violation occurred at any time during which the vehicle or its license plate was reported as stolen to a law enforcement agency and the vehicle or license plates have not been recovered by the owner at the time of the alleged violation;
3. The cited vehicle was leased to another party. Within sixty (60) calendar days of the citation being mailed to the owner, the owner submitted a written affidavit with the correct name and address of the lessee of the vehicle, together with a copy of the lease agreement;
4. The vehicle was an authorized emergency vehicle, was yielding the right-of-way to an emergency vehicle, or was lawfully participating in a funeral procession;
5. The respondent was not the registered owner or lessee of the cited vehicle at the time of the violation;
6. Any other evidence or issues provided for by municipal or county ordinance.

PAYMENT OPTIONS

TO PAY ONLINE: Visit www.RedLightViolations.com

TO PAY BY PHONE: Call the Waukegan Photo Enforcement Program Customer Service Call Center toll free at 1-866-428-4942 between 9:00 AM and 4:00 PM (CST), Monday thru Friday, and a representative will assist you with your credit card payment.

TO PAY BY MAIL: Fill in the Pay circle on the Notice of Violation stub and mail along with a check or money order (NO CASH) payable to the CITY OF WAUKEGAN PHOTO ENFORCEMENT PROGRAM.

Send payments to: PHOTO ENFORCEMENT PROGRAM, PO Box 577, Bedford Park, IL 60499-0577

To ensure proper credit, print the Notice Number on your payment.

PLEASE NOTE: A \$3.50 e-payment convenience fee will be added to all credit card payments.

IN CASE OF INSUFFICIENT FUNDS, A \$100.00 FEE WILL BE INCURRED. IN CASE OF PARTIAL PAYMENT, A \$35.00 FEE WILL BE INCURRED.

CONSEQUENCES FOR FAILURE TO RESPOND

If you fail to respond to this notice by the Payment or Contest Received By Date, a Determination of Liability will be entered against you. After a Determination of Liability becomes a Final Determination of Liability, you will have no further opportunity to contest this violation. This fine constitutes a debt due upon issuance of a Final Determination of Liability. If the fine is not paid within 14 days of the Final Determination of Liability, a late payment penalty of \$100 will be assessed. Payment of the fine and any applicable penalty operates as a final disposition of this violation. Under Section 11-208.6 of the Illinois Vehicle Code, accumulation of five (5) or more UNPAID Automated Traffic Law Violations may result in the Secretary of State suspending your driving privileges.

Questions? Please call the Waukegan Photo Enforcement Program Customer Service Call Center toll free at 1-866-428-4942 between 9:00 AM and 4:00 PM (CST), Monday thru Friday.

Si tiene preguntas? Por favor llame a la oficina de Servicio al Cliente del Waukegan Photo Enforcement Program. La llamada es gratis al 1-866-428-4942 entre las horas de 9:00 AM y 4:00 PM (CST), lunes a viernes.

EXPLANATION OF RED LIGHT PHOTO DATA FIELDS

RS10118	10:49:40	11/01/18	15.4	L1
Location	Time of Violation	Date of Violation	Time into Red	Lane Number

Signature: _____ Date: ____/____/____

By signing here, I agree to the terms and conditions of this notice.

Payment Amount Enclosed



IF YOU ARE PAYING BY MAIL, DID YOU REMEMBER TO :

- Fill out the form completely and neatly, and sign in the space provided above.
- Enclose your check or money order (**NO CASH**).
- Include your license plate number and Notice Number on your check or money order.
- Enclose (**DO NOT FOLD**) the Notice of Violation stub.
- Mail using the enclosed return envelope to:
PHOTO ENFORCEMENT PROGRAM, PO Box 577, Bedford Park, IL 60499-0577

TO PAY BY CREDIT CARD THROUGH THE MAIL :

Amount charged to the credit card will be the Current Amount Due for this violation plus a \$3.50 convenience fee.



Card No.

Exp. Date

Sec. Code*

*Non-embossed 3-digit no. on back of card

Signature: _____
Signature Required If Paying With Credit Card

Phone # _____

PRE LICENSE BROKER REVIEW EXAM

Edward Jones, Jr.
1-19-CV-00317
clcr1014
601.00 Bll

C/C Test

1. A borrower has secured an FHA-insured loan. This means that the FHA will insure which of the following against a possible loss?
A. buyer.
B. seller
☒ C. lender
D. broker
2. Bill bought acreage in a distant county, never went to see it, and did not use it, although he regularly paid the real estate taxes on it. Larry moved his mobile home onto Bill's property, drilled a well for water, and lived there for many years. Larry may have become the owner of the acreage if he has complied with the state laws regarding:
A. intestate succession.
☒ B. adverse possession.
C. the statute of frauds.
D. the doctrine of prior appropriation.
3. When responsible for maintaining a client's property and maximizing return on the client's investment, a broker is serving as a(n):
A. rental agent.
B. building maintenance specialist.
☒ C. property manager.
D. investment counselor.
4. For the past 30 years, the Lews have operated a neighborhood grocery store. Last week the city council passed a zoning ordinance that prohibits packaged food sales in the area where the Lews' grocery store is located. The store is now an example of a(n):
A. nonconforming use.
B. illegal enterprise.
C. violation of the zoning laws.
☒ D. variance of the zoning laws.
5. A homeowner wishes to make an improvement to the property that does not comply with the local zoning ordinances. The property owner should request:
A. a nonconforming use.
B. condemnation proceedings.
C. an amendment.
☒ D. a variance.
6. The 2010 taxes on Don Mark's condominium were paid in full and amounted to \$3,750. Don sold his condominium to Chuck Harris and closed the sale on August 29, 2011. What was the prorated tax amount using a banker's year if the proration was calculated through the day of closing?
☒ A. \$2,802.09
B. \$6,552.09
C. \$2,489.59
D. \$4,364.59
7. Which government agency is involved in regulating the country's money supply?
A. The Federal Housing Administration
☒ B. The Federal Reserve System
C. The Government National Mortgage Association
D. The Federal National Mortgage Association

8. The legal proceeding or legal action brought by either the buyer or the seller under a purchase contract to enforce the terms of the contract is known as:
- ☐ A. an injunction.
 - ☐ B. a lis pendens.
 - ☐ C. an attachment.
 - ☒ D. a suit for specific performance.
9. The *Real Estate Settlement Procedure Act* (RESPA) applies to the activities of:
- ☐ A. licensed real estate brokers when selling commercial and office buildings.
 - ☐ B. licensed securities broker when selling limited partnership interests.
 - ☒ C. lenders financing the purchase of a borrower's residence.
 - ☐ D. Fannie Mae and Freddie Mac when purchasing residential mortgages.
10. You are purchasing a four-plex and going to close on November 14. Each apartment rents for \$995 per month. On November 1, one apartment is vacant and the others paid the November rent. Compute the rent proration through the day of closing.
- ☐ A. \$2,230
 - ☐ B. \$3,380
 - ☐ C. \$2,535
 - ☒ D. \$1,592
11. When properly recorded in the county where the real estate of the defendant is located, a judgment becomes a general lien. Which of the following is true?
- ☐ A. A general lien only attaches to all of the real estate of the defendant.
 - ☐ B. A general lien only attaches to all personal property of the defendant.
 - ☒ C. A general lien attaches to all real and personal property of the defendant.
 - ☐ D. A general lien is voluntary and attaches to the real property the defendant chooses.
12. A developer had a mortgage loan on his entire housing development. When he sold a lot to a buyer, he was able to deliver title to that lot free of the mortgage lien by obtaining a partial release. What type of loan did the developer have?
- ☒ A. Blanket mortgage
 - ☐ B. Purchase money mortgage
 - ☐ C. Package mortgage
 - ☐ D. Open-end mortgage
13. A lessee is in possession of property under a tenancy at will. Which of the following is true?
- ☐ A. The lessee has not received the consent of the landlord to possess the property.
 - ☒ B. The tenancy will terminate if the lessee dies.
 - ☐ C. The tenancy was created by the death of the lessor.
 - ☐ D. The tenancy has a definite termination date.
14. A parcel of land described as "the NW $\frac{1}{4}$ and the SW $\frac{1}{4}$ of Section 6, T4N, R8W of the Third Principal Meridian" was sold for \$4,500 per acre. The listing broker will receive a 5 percent commission on the total sales price. How much will the broker receive?
- ☐ A. \$36,000
 - ☒ B. \$72,000
 - ☐ C. \$81,000
 - ☐ D. \$40,500

15. A tenant's lease has expired, but the tenant has not vacated the premises or negotiated a renewal lease. The landlord has told the tenant to leave, but the tenant refuses to go. This type of occupancy is referred to as an estate:
- A. for years.
 - ☒ B. in holdover.
 - C. at will.
 - D. at sufferance.
16. The law that requires finance charges to be stated as an annual percentage rate is called:
- A. usury laws.
 - B. the Real Estate Settlement Procedures Act.
 - ☒ C. the Truth in Lending Act.
 - D. the Equal Credit Opportunity Act.
17. An FHA-insured mortgage loan would MOST LIKELY be obtained from which of the following?
- ☒ A. The Federal Housing Administration
 - B. The Department of Housing and Urban Development
 - C. Any insured insurance institution
 - ☒ D. Any qualified lending institution
18. Ty and Mary are married and have lived in their four bedroom home for the last 10 years. They have decided to downsize and move into a townhouse. They bought their home for \$150,000. They sold their home for \$700,000. They buy a new townhouse for \$300,000. What amount of their capital gains is taxable?
- 1031 Exchange only on investment property*
40% owner's TAX EXEMPTION, 1997
- ☒ A. \$0
 - B. \$550,000
 - C. \$50,000
 - D. \$300,000
19. A person who has complete control over a parcel of real estate would MOST LIKELY own a:
- A. leasehold estate.
 - ☒ B. fee simple estate.
 - C. life estate.
 - D. defeasible fee estate.
20. What type of buyer agency agreement would a broker have if the broker will get a commission no matter what property the buyer buys, even if the property was being sold by owner?
- ☒ A. An exclusive buyer brokerage agreement
 - B. An exclusive-agency buyer brokerage agreement
 - C. An open buyer agency agreement
 - D. A guaranteed buyer agency agreement
21. Creditors suing a homeowner who has a homestead exemption as provided by state law:
- A. can have the court sell the residence and apply the full proceeds of the sale to the outstanding debts.
 - ☒ B. have no right to sell the debtor's residence.
 - ☒ C. may request a court-ordered sale and have the proceeds in excess of the statutory exemption and exempted liens applied to the debts.
 - D. can force the debtor to sell the residence in order to pay the outstanding debts in full.

*Exclude 15,000
Single.*

30 Thousand married couple

22. Which of the following is exempt from licensing under the Illinois Real Estate License Act?
- A. Individuals who open real estate to the public for marketing and selling purposes
 - ☒ B. Attorneys-in-fact acting under power of attorney
 - C. Persons who, for compensation, agree to collect rent for the use of real estate
 - D. Individuals who negotiate the exchange of property
23. A broker who represents the seller is showing a house to a prospective buyer. The broker knows that the house has a wet basement. Which of the following is true?
- A. Withholding the information protects the confidence of the seller.
 - B. Disclosing the information could create a fiduciary relationship with the buyer.
 - C. Withholding the information prevents the buyer from making an informed decision. ✓
 - ☒ D. Disclosing the information violates the fiduciary duty to the seller.
24. If a property is sold at foreclosure and does not sell for an amount sufficient to satisfy the outstanding mortgaged debt, the mortgagor could be subject to:
- A. a default judgment.
 - B. a deficiency judgment. ✓
 - C. liquidated damages.
 - ☒ D. punitive damages.
25. In a real estate transaction, who is usually responsible for paying state and county transfer taxes that are due?
- A. Buyer
 - ☒ B. Seller ✓
 - C. Escrow agent
 - D. Lender
26. Jake, Manny, and Henry are joint tenants owning a parcel of land. Henry conveys his interest to his long-time friend William. After the conveyance, Jake and Manny:
- ☒ A. become tenants in common. ✓
 - B. continue to be joint tenants with Henry because he cannot convey under joint tenancy.
 - C. become joint tenants with William.
 - D. remain joint tenants owning a two-thirds interest.
27. Luke conveys the ownership of his house to his mother and stipulates that upon her death he will recapture the ownership. The interest Luke has in the ownership is a:
- A. remainder estate.
 - B. life estate pur autre vie.
 - C. legal life estate.
 - ☒ D. reversion estate. ✓
28. The current value of a property is \$340,000. The property is assessed at 35% of its current value, with an equalization factor of 1.3 applied to the assessed value. If the tax rate is .04 of the equalized assessed value, what is the amount of tax due on the property?
- A. \$13,600
 - B. \$4,760
 - C. \$6,188
 - ☒ D. \$6,840 ✓

\$1.00 per \$100

$$340,000 \times .35 \times 1.3 \div 100 \times .04 = \text{TAX Bill}$$

29. The gross rent multiplier is used as a guideline for estimating value based on:

- ☒ A. the ratio of the gross rents to the net rents after expenses.
- B. the ratio of rents due to the actual rents collected.
- C. the capitalization of the annual gross rental income.
- ☒ D. the relationship of the sales price to the gross monthly rents.

gross multiplier
$$\text{Sales price} = \frac{\text{Monthly Income}}{\text{Capitalization}}$$

30. Gordon has defaulted in the payment of several of his debts, and the court has ordered his property sold to satisfy them. A title search revealed several outstanding liens against the property. Which of the following liens has first priority?

- A. The outstanding first mortgage lien dated and recorded one year ago
- ☒ B. The current year's real estate tax lien
- C. The judgment lien rendered and recorded last month
- D. The mechanic's lien for work started two months before the mortgage was recorded

31. To find the value of a property using the income approach to value, if the net operating income and the capitalization rate were known, the appraiser would:

- A. multiply the net operating income by the capitalization rate.
- B. multiply the effective gross income by the capitalization rate.
- ☒ C. divide the net operating income by the capitalization rate.
- D. divide the capitalization rate by the net operating income.

$$\frac{\text{Net Income}}{\text{Rate}} = \text{Value}$$

mortgage interest

32. The seller conveyed a quitclaim deed to the buyer. Upon receipt of the deed, the buyer may be certain that:

- A. the seller owned the property.
- B. there are no encumbrances against the property.
- C. the buyer now owns the property subject to certain claims of the seller.
- D. all of the seller's interests in the property belong to the buyer.

33. The type of mortgage loan that uses both real and personal property as security is a:

- ☒ A. package mortgage.
- B. blanket mortgage.
- C. purchase money mortgage.
- D. wraparound mortgage.

34. The Real Estate Settlement Procedures Act requires:

- A. that the closing of a transaction be held within 90 days of the date of the sales contract.
- ☒ B. that disclosure be made of all closing costs prior to the closing.
- C. the lender to disclose the annual percentage rate the borrower will be paying.
- D. that lenders follow certain advertising procedures when advertising credit.

35. When a mortgage loan has been paid in full, it is important for the borrower to be sure that he/she records:

- A. the alienation of mortgage.
- B. the satisfaction of mortgage and note.
- C. the subrogation agreement.
- ☒ D. the original mortgage papers stamped "Paid in Full" in bold.

36. Which of the following is a variance?

- ☒ A. An exception to a zoning ordinance
- B. Not following the building codes recommendation for materials
- C. The recording of a prescriptive easement
- D. A doctor's office in a residential home limited to that owner

37. The sale of a single-family home by the owner is exempt from the Illinois Human Rights Act if the owner:

- A. used discriminatory advertising in marketing the property.
- ☒ B. does not own more than two single-family homes at one time.
- C. used the assistance of a broker in selling the home.
- D. was not the last current resident of the home.

38. The purchase of a ticket for a professional sporting event gives the bearer:

- A. an easement right to park his car.
- ☒ B. a license to enter and claim a seat for the duration of the game.
- C. an easement in gross to enter and claim a seat for the duration of the game.
- D. a license to enter and claim a seat for the duration of the game that is not revocable.

39. A house sold for \$250,000. The buyers obtained a mortgage for \$215,000 and paid 2 points. The loan-to-value ratio would be expressed as:

- A. $(.02 \times 250,000) \div 215,000$
- B. $(215,000 \div 250,000) + 4,300$
- C. $250,000 \div 215,000$
- ☒ D. $215,000 \div 250,000$

40. A licensee is permitted to represent both the seller and the buyer in the same transaction when:

- A. the principals are verbally informed and have consented.
- B. the broker is a subagent rather than the agent of the seller.
- C. the licensee keeps the confidential information of both parties, and no one is harmed.
- ☒ D. both parties have been informed in writing and have given written consent to dual agency.

41. A real estate loan payable in periodic installments that are sufficient to pay the principal in full during the term of the loan is called a(n):

- A. conventional loan.
- B. straight loan.
- C. participation loan.
- ☒ D. amortized loan.

42. A tenant is leasing a house for one year until he has saved enough money for the down payment. He will then perform on the sales contract. What type of an arrangement is this?

- A. lease with an option
- ☒ B. lease purchase agreement
- C. periodic tenancy
- D. purchase money mortgage

43. After real estate has been sold by the state or county to satisfy a delinquent tax lien, the defaulted owner usually has a right to:

- ☒ A. have the sale canceled by paying the back taxes and penalties.
- B. pay his or her creditors directly and have their liens removed.
- ☒ C. redeem the property within the time specified by law.
- D. record a notice of non-responsibility for the unpaid taxes.

44. A property management agreement typically includes a:

- A. statement of the owner's supervisory responsibilities.
- ☒ B. statement of the manager's qualifications.
- C. list of the property's current tenants.
- ☒ D. statement of the owner's objectives for the property.

45. Repairing a faulty air conditioning unit is considered: *CPR*
- ☒ A. routine maintenance.
 - ☐ B. corrective maintenance.
 - ☐ C. preventive maintenance.
 - ☐ D. construction maintenance.
46. What would probably occur if a tenant's lease is breached because the landlord has allowed the unit in an apartment building to become uninhabitable?
- ☐ A. A holdover tenancy
 - ☐ B. A suit for possession
 - ☒ C. Tenancy at sufferance
 - ☐ D. Constructive eviction
47. Cooper owns the land and building where he operates a hardware store. An investor is interested in his property. Cooper only wishes to own his business. He wants to free up his money tied to real estate to use as working capital. To accomplish this, what is the best financial arrangement for him?
- ☐ A. Partial sale
 - ☐ B. Wraparound mortgage
 - ☒ C. Sale and leaseback
 - ☐ D. Assumption of mortgage
48. Documents affecting real estate are recorded or filed with the county in which the property is located to:
- ☒ A. satisfy the legal requirements of HUD.
 - ☐ B. give constructive notice of the real estate interest.
 - ☐ C. comply with the terms of the statute of frauds.
 - ☐ D. prove the validity of the document.
49. The legal concept that requires leases, that cannot be fulfilled within one year of their making, to be in writing to be enforceable is the:
- ☐ A. law of descent and distribution.
 - ☒ B. statute of frauds.
 - ☐ C. parol evidence rule.
 - ☐ D. statute of limitations.
50. An income producing property has \$73,250 annual gross income and monthly expenses of \$1,760. What is the appraised value if the appraiser uses a 10% capitalization rate?
- ☐ A. \$441,400
 - ☐ B. \$730,740
 - ☒ C. \$521,300
 - ☐ D. \$714,900
51. At his September 5th closing, Fred's attorney informed him that Fred would be giving Mia, the buyer, allowances for the current year's taxes. These are considered:
- ☒ A. prorated, accrued credits to the buyer.
 - ☐ B. prepaid, debits to the buyer.
 - ☐ C. prorated, accrued debits to the buyer and seller.
 - ☐ D. equalized credits to the seller.
52. Before the government can exercise its right of eminent domain, the use of the property must be:
- ☒ A. a public use for which the property owner will be fairly compensated.
 - ☐ B. established for the health, safety, and welfare of the government.
 - ☐ C. a local use that will benefit the residents in the immediate area.
 - ☐ D. established for governmental use.

53. The Americans with Disabilities Act requires that:

- ☒ A. all real estate is free of barriers to people with disabilities.
- ☐ B. all employers adopt nondiscriminatory employment practices.
- ☒ C. reasonable accommodations be provided to people with disabilities.
- ☐ D. the existing premises must be remodeled regardless of the cost involved.

54. In determining rental amounts, a property manager considers the economic principle of:

- ☐ A. profit and loss.
- ☐ B. conformity.
- ☐ C. balance.
- ☒ D. supply and demand.

55. If the yield on a 30-year loan is $7\frac{1}{4}$ percent and a mortgage lender charges 3 points, what is the interest rate on the loan?

- ☒ A. $6\frac{7}{8}$ percent
- ☐ B. $7\frac{5}{8}$ percent
- ☐ C. 8 percent
- ☐ D. $10\frac{1}{4}$ percent

56. If a landlord fails to provide heat to an apartment and the tenant is forced to vacate the premises, this is an example of:

- ☐ A. abandonment.
- ☒ B. actual eviction.
- ☐ C. constructive eviction.
- ☐ D. lessor negligence.

57. Julian owned the fee simple title to a vacant lot adjacent to a hospital and was persuaded to make a gift of the lot. He has his attorney prepare a deed that conveyed the ownership of the lot to the hospital "So long as it is used for medical purposes." After the completion of the gift, the hospital will own a:

- ☐ A. life estate.
- ☒ B. life estate pur autre vie.
- ☒ C. fee simple determinable.
- ☐ D. condition subsequent.

58. Mr. and Mrs. Horton have been living in their new condominium at the shore for the past $1\frac{1}{2}$ years. They leased the home they lived in for the past 25 years to a tenant $1\frac{1}{2}$ years ago. If they sell the house now for \$490,000, how much of the capital gain will be taxable?

- ☐ A. 0 percent
- ☐ B. 18 percent
- ☐ C. 49 percent
- ☐ D. 100 percent

24 months
GAINS

59. Donald leases a video arcade from Kerry. The gross lease does not specifically indicate who is responsible for making repairs to the premises. The expense of making such repairs is generally:

- ☒ A. paid by the lessee.
- ☐ B. paid by the lessor.
- ☐ C. shared by the lessor and the lessee.
- ☐ D. paid by the lessee who will be reimbursed by the lessor.

60. Under the Lead-Based Paint Hazard Reduction Act, what is required of the seller's agent for residential buildings built before 1978?
- A. There are no required duties for the seller's agent. Compliance is the responsibility of the seller and their attorney.
 - B. There are no required duties. However, the agent should recommend compliance as a method of risk management.
 - ☒ C. The agent is required to advise the seller to test for lead-base paint and disclose the findings to all parties of the transaction.
 - D. The agent is required to advise the seller to make all required disclosures and ensure that all parties comply with the law.
61. The *Real Estate Settlement Procedures Act* (RESPA) is a regulation of the:
- A. state government.
 - ☒ B. federal government.
 - C. IDFPR.
 - D. Department of Veteran Affairs.
62. A property valued at \$600,000 has a land value of \$225,000. The improvement was expected to last 50 years. It is now 10 years old. What is the property's remaining economic life?
- ☒ A. \$300,000
 - B. \$225,000
 - C. \$525,000
 - D. \$ 75,000
63. The sales comparison approach to value would be most important when estimating the value of a(n):
- A. existing residence.
 - ☒ B. apartment building.
 - C. retail location.
 - D. new residence.
64. Upon discovering a latent physical material defect in the property, the licensee should discuss the problem with the seller and then:
- A. notify the seller that the defect must be repaired.
 - B. arrange for the repairs himself or herself.
 - C. disclose the defect to any prospective buyers.
 - ☒ D. contact the city building inspector about the defect.
65. When a tenant sublets all or any part of the premises rented under a written lease:
- ☒ A. the tenant assigns all right, title, and interest in the rented property to the new lessee.
 - B. the sub lessee becomes primarily responsible to the landlord for the payment of rent and maintenance of the property.
 - C. the original lease is automatically canceled and the sub lessee takes possession of the property on a month to month basis.
 - ☒ D. the original lease is unaffected unless it contains a provision that prohibits such subletting.
66. The clause in a mortgage instrument that would prevent the assumption of the mortgage by a new purchaser is a(n):
- ☒ A. alienation clause.
 - B. defeasance clause.
 - C. power of sale clause.
 - D. certificate of sale clause.

67. Which action would be used to clear a defect from the title records?
- A. A lis pendens
 - B. An estoppel certificate
 - ☒ C. A suit to quiet title
 - D. A writ of attachment
68. Lead was banned in 1978 for use in what product?
- A. Gasoline
 - ☒ B. Paint
 - C. Water pipes
 - D. Buckshot and ammunition
69. The recordation of a warranty deed:
- ☒ A. guarantees ownership.
 - B. protects the interests of the grantee.
 - C. prevents claims of parties in possession.
 - D. provides defense against adverse possession.
70. Which of the following tenancies does NOT involve a lessor-lessee relationship?
- ☒ A. Tenancy at will
 - ☒ B. Tenancy in common
 - C. Tenancy from month to month
 - D. Tenancy from year to year
71. A lease would be terminated in which event?
- A. The sale of the leased premises
 - B. The death of the tenant
 - C. The abandonment of the leased premises by the tenant
 - ☒ D. The expiration of the term of the lease
72. A tenant has negotiated a net lease with the property owner. Under the terms of the lease, the tenant would probably be responsible for paying which of the following expenses?
- A. Mortgage expense
 - ☒ B. Maintenance expense
 - C. Property owner's income taxes
 - D. Depreciation expense
73. In the event that it is necessary for a landlord to remove a tenant from the premises, he or she ultimately does it by:
- A. refunding any rents paid.
 - B. refunding any security or other deposits paid.
 - ☒ C. filing a forcible entry and detainer action.
 - D. using the minimum amount of physical force necessary.
74. The landlord's lease prohibits tenants from altering the property. If a person who uses a wheelchair cannot maneuver in the unit's kitchen:
- A. the landlord is responsible for making all apartments accessible to people with disabilities.
 - B. the tenant cannot remedy the condition because of the terms of the lease.
 - C. the landlord should not have rented this apartment to the tenant.
 - ☒ D. the tenant is entitled to make the necessary alterations.

75. An individual rents an apartment for one year. The landlord sells the building during the one year lease term. What effect does the sale have on the lease?
- ☒ A. The sale does not affect the lease.
 - ☐ B. The lease is automatically terminated.
 - ☐ C. The new landlord will decide whether to honor the existing lease.
 - ☐ D. The lease is terminated after 60 days' notice from the new owner.
76. A lease agreement contains a clause that gives the tenant the right to purchase the property at a specified price. This type of agreement is referred to as a:
- ☐ A. subordination.
 - ☐ B. contingency clause.
 - ☐ C. percentage lease.
 - ☒ D. lease with option to buy.
77. Potholes in the driveway, peeling paint, and broken windows are examples of:
- ☐ A. incurable physical depreciation
 - ☐ B. economic obsolescence.
 - ☐ C. functional curable depreciation.
 - ☒ D. physical curable depreciation.
78. *Capping* is the method of
- ☐ A. piling waste into a hill at surface level and covering it with clay.
 - ☐ B. compacting waste and sealing it in a container.
 - ☐ C. laying soil over the surface of a landfill and planting vegetation.
 - ☐ D. burying waste and covering it with soil.
79. In 2000, the EPA required that water suppliers report any health risk situation:
- ☒ A. immediately.
 - ☐ B. within 24 hours.
 - ☐ C. within 2 business days.
 - ☐ D. within 15 days.
80. The Illinois Radon Awareness Act requires:
- ☒ A. licensees to provide buyers with a Radon Hazard Form and pamphlet on Radon Testing Guidelines.
 - ☐ B. sellers to test their homes for radon levels.
 - ☐ C. sellers to disclose to buyers the radon levels in their homes.
 - ☒ D. sellers to provide buyers with a Radon Hazard form and pamphlet on Radon Testing Guidelines.
81. A real estate licensee may only be sponsored by:
- ☒ A. one sponsoring broker under whom he or she is licensed.
 - ☐ B. any owner who employs him or her.
 - ☐ C. not more than one owner at a time.
 - ☐ D. more than one sponsoring broker, depending on the parties to the transaction.
82. As a licensed real estate broker, which of the following is required of you when you are selling your own property?
- ☐ A. You must list it with your sponsoring broker.
 - ☐ B. You must list it with another impartial managing broker.
 - ☒ C. You must inform all prospective purchasers that you are a real estate licensee.
 - ☐ D. You must inform prospective purchasers of your real estate license only if they inquire about it.

83. What is the statute of limitations on actions that may result in a collection from the Real Estate Recovery Fund?
- ☐ A. 1 year
 - ☒ B. 2 years
 - ☐ C. 4 years
 - ☐ D. 6 years
84. The amount of earnest money deposit in a real estate sales contract is determined by:
- ☐ A. agreement between the seller and the broker.
 - ☒ B. agreement between the buyer and seller.
 - ☐ C. the listing broker's office policy.
 - ☐ D. the local multiple listing service.
85. Sponsoring brokers must submit agent termination documents to IDFPR:
- ☐ A. immediately.
 - ☒ B. within 24 hours of termination.
 - ☐ C. within two days of termination.
 - ☐ D. within 15 days.
86. The Illinois *Land Sales Registration Act* regulates the offering, sale, lease or assignment of any improved or unimproved land offered as part of a common promotional plan and divided into how many lots?
- ☐ A. 2 or more of 5 acres or less
 - ☐ B. 10 or more
 - ☒ C. 25 or more
 - ☐ D. Fewer than 25
87. In Illinois, landlords are required by law to pay interest on tenants' security deposits if they hold deposits for more than six months, and receive deposits on residential leases in properties of:
- ☐ A. fewer than 5 units.
 - ☒ B. 25 or more units.
 - ☒ C. 15 or more units.
 - ☐ D. 1025 or more units.
88. In Illinois, a deed or contract executed on a Sunday or legal holiday is:
- ☐ A. void.
 - ☒ B. voidable.
 - ☐ C. unenforceable.
 - ☒ D. valid and enforceable.
89. An Illinois general real estate tax was levied in all counties, except Cook county, on January 1, 2012. When is the first installment due and payable?
- ☒ A. January 15, 2013
 - ☒ B. June 1, 2013
 - ☐ C. June 1, 2012
 - ☐ D. September 15, 2012
90. In Illinois, is it the duty of an agent to discover latent defects?
- ☐ A. Yes, we subscribe to the theory of seek and discover.
 - ☒ B. Yes, that is a requirement of care under fiduciary duties.
 - ☐ C. No, the courts have ruled it is not a broker or managing broker's obligation.
 - ☐ D. No, because it is a requirement to have a home inspection.

91. Illinois law makes which of the following presumptions about how multiple grantees, unless otherwise deeded, hold title to a property?
- ☒ A. They hold title as tenants in common.
 - B. They hold title as joint tenants.
 - C. There is a right of survivorship between the owners.
 - D. The property is held in the entirety.
92. Which of the following deeds should the grantor use to transfer title without providing any warranties to the grantee?
- ☒ A. General warranty deed
 - B. Special warranty deed
 - C. Grant bargain and sale deed
 - D. Quitclaim deed
93. On Wednesday, a property seller offers to sell his house to a potential buyer for \$320,000. On Sunday, the buyer makes a counteroffer of \$310,000. On Friday, the buyer withdraws the counteroffer of \$310,000 and accepts the seller's offer of \$320,000. In this situation there is:
- ☒ A. no valid agreement because the seller's offer was accepted too late.
 - B. no valid agreement because the buyer's counteroffer ended the seller's offer.
 - C. no valid agreement because the buyer's offer was made on a Sunday.
 - D. a valid agreement since the buyer accepted the terms of the seller's original offer.
94. Before a real estate license can be suspended or revoked, the licensee is usually entitled to:
- A. have the state's attorney represent him or her in court.
 - ☒ B. a hearing before the state licensing authority.
 - C. a probationary period.
 - D. make restitution for any financial misdealings.
95. In Illinois, any arrangement in which a purchaser receives the right to use an accommodation for a specified period of less than one year on a recurring basis of more than three years, but does not receive a fee simple interest in any real property, is the statutory definition of a:
- A. leasehold estate.
 - ☒ B. time-share use.
 - C. time-share estate.
 - D. membership camping arrangement.
96. Illinois has made it mandatory to have most residences installed with:
- A. fire extinguishers in the kitchen areas.
 - B. alarms on all sump pumps in case of floods.
 - ☒ C. working carbon monoxide detectors.
 - D. radon monitoring systems.
97. Any unlicensed person who engages in real estate activities for which a license is required is subject to a civil penalty, in addition to other statutory penalties. What is the civil penalty in Illinois?
- A. A fine of \$1,000 for each offense
 - ☒ B. A fine of up to \$25,000 for each offense
 - C. A fine of up to \$10,000 for each offense
 - D. A fine of \$5,000 for each offense
98. In Illinois, the words convey and warrant are contained in the granting clause of which type of deed?
- ☒ A. General warranty
 - B. Bargain and sale
 - C. Quitclaim
 - D. Reconveyance

13
99. Illinois law required brokers to deliver true copies of all documents to the parties within how many hours of their signing? Are faxes considered true copies?

- ☒ A. 24 hours and faxes are not true copies. ✓
- B. 24 hours and faxes can be true copies.
- C. 48 hours and faxes are not true copies.
- D. 48 hours and faxes can be true copies.

100. At what age is an Illinois resident considered to be of legal age?

- A. 16, with parental consent
- ☒ B. 18 ✓
- C. 18, only if married
- D. 21

101. A summary proceeding in which the government agency can receive immediate title to real property by depositing just compensation with the county treasurer is called:

- A. escheat.
- B. reversion.
- C. expedited title.
- ☒ D. quick take. ✓

102. The agency primarily responsible for protecting Illinois' natural resources against pollution and other hazards is the:

- ☒ A. IDNR. ✓
- B. IDEA.
- ☒ C. IEPA. ✓
- D. IDFPR.

103. Individuals whose real estate practice is limited to leasing or renting residential property, collecting rent, negotiating leases and similar activities:

- ☒ A. may obtain a leasing agent license. ✓
- ☒ B. must be licensed real estate brokers. ✓
- C. must be licensed real estate managing brokers.
- D. do not need to be licensed.

104. Jane Smith wanted to help out her brother. She applied for a mortgage on a property she said she would occupy as her primary residence, knowing she was going to let her brother and his family move in. He had been out of work for a while and his credit was damaged. Because of that, he could not get a mortgage himself. This is an example of:

- A. a shared appreciation mortgage
- ☒ B. mortgage fraud ✓
- C. co-signing for a loan
- D. sale and lease back

105. The term for a commercial tenant in a small freestanding building is:

- A. There is no specific term.
- B. micro office.
- ☒ C. anchor tenant. ✓
- D. cottage/single tenant. ✓

106. When you want to liquidate an investment property to purchase another investment property, but are worried about the tax consequences now, a good option could be to:
- ☒ A. enter into a 1031 exchange. ✓ 2x
 - B. put the property in trust.
 - C. sell the property and purchase a new one within 12 months.
 - D. wait until the new investment law takes effect.
107. A statutory right that a family has in its residence is called homestead. What is the maximum per family?
- A. \$7,500 per family member
 - B. \$15,000
 - ☒ C. \$30,000 per family ✓
 - D. \$30,000, but only if married
108. In Illinois, when does a judgment become a general lien on a defendant's real and personal property?
- A. Seven years after it is recorded in the Illinois Office of Title and Recordation
 - ☒ B. At the time it is recorded in the county recorder's office ✓
 - C. Six months after judgment is entered in the county record
 - D. As soon as all creditors and lien holders receive written notice by certified mail
109. Acts a licensee may perform for a consumer that are informative only are referred to under Illinois law as:
- A. secretarial.
 - B. reasonable.
 - ☒ C. ministerial. ✓
 - D. informational.
110. A sister and brother bought a house, taking title as tenants in common. If the brother dies, which of the following is true about ownership of the house?
- ~~A. The sister owns the property in severalty.~~
 - B. The sister holds a life estate in the brother's share of the property.
 - ☒ C. The sister continues to hold her original interest, and the brother's interest goes to the brother's heirs. ✓
 - D. The sister holds fee simple ownership in the brother's share of the property.
111. A "friendly foreclosure" enables a mortgagor to prevent the mortgagee from taking the property by statutory means. This can be accomplished by a(n):
- ☒ A. deed in lieu of foreclosure. ✓
 - B. reconveyance deed.
 - C. deed in reversion.
 - D. escrow deed.
112. Which of the following best describes the statutory duties of agency in Illinois as it relates to broker/client relationships?
- ~~A. It governs all broker-salesperson relationships.~~
 - ☒ B. It has replaced common law duties. ✓
 - C. While superseded by the Code of Ethics, it still applies to certain transactions.
 - D. It has been replaced by local ordinances.
- 10 year -
- super Division (IDPR)

113. If an Illinois licensee has been found by a court to have illegally discriminated,
- ☒ A. his or her license must be suspended or revoked.
 - B. his or her license may be suspended or revoked, at the discretion of the board.
 - C. his or her real estate activities may be limited to a specific area or category.
 - D. the penalties under the license law are less severe than for any other violation.
114. The Illinois Real Estate License Act of 2000 is administered by what body within the Illinois Department of Financial and Professional Regulation?
- A. Illinois Real Estate Commission
 - ☒ B. Division of Professional Regulation, within IDFPR
 - C. Office of Professional Licensing
 - D. Office of the Secretary of State
115. According to the Illinois Real Estate License Act, ministerial acts include:
- ☒ A. hosting an open house to the public for marketing purposes.
 - B. negotiating the rental of real estate.
 - C. offering to buy or sell options on real estate.
 - D. answering a consumer's question about the property over the phone.
116. For purposes of mortgage foreclosures, Illinois is classified as a judicial foreclosure state. Which means:
- A. lenders must go to court to obtain a court order to sell the property.
 - ☒ B. there is a power of sales clause in the mortgage.
 - C. the court transfers title to the lender at the time of default.
 - D. owners have a right to redeem the property after the sale by going to court.
117. The official name of the law that governs real estate activities in Illinois is the:
- A. Banking and Real Estate Licensure Act.
 - ☒ B. Real Estate License Act of 2000.
 - C. Real Estate License Law of 1997.
 - D. Illinois Compiled License Law of 1983.
118. 614 Stevenson Street in Peoria was owned by Juan prior to marriage. Juan is married to Maria and lives in Chicago. The house in Peoria is occupied by a married couple, Chris and Debbie. If Juan wants to sell the property, who is required by law to sign the listing agreement?
- ☒ A. Juan and Maria, because they are a married couple
 - B. Juan only
 - C. Juan as owner and Chris and Debbie as tenants in possession, regardless of their marital status
 - D. Chris and Debbie only, because of their marital homestead interest
119. An Illinois real estate licensee who is engaged as an independent contractor:
- ☒ A. must have a written independent contractor agreement with the sponsoring broker.
 - B. is considered an employee by the IRS for tax purposes.
 - C. may work as an independent contractor for multiple brokers.
 - D. must be covered by workers' compensation.

120. Under the administrative rules established by the Real Estate License Act of 2000, all sponsoring brokers who wish to hold earnest money must:
- ☒ A. establish separate, individual escrow accounts for each earnest money deposit or security deposit received.
 - B. place all earnest money deposits in the managing broker's interest-bearing account, but not security deposits.
 - C. pay any interest earned on earnest money escrow accounts to the Real Estate Education fund.
 - ~~D. establish a special escrow account for the deposit of all escrow moneys received.~~
121. Which of the following best expresses the statutory method of proration?
- ☒ A. Yearly charge \div 360
 - B. Yearly charge \div 365 (366 in leap year) *by days*
 - C. Yearly charge \div 12 \div actual days in the month
 - D. Yearly charge \div 12
122. In Illinois, if you want to terminate a month-to-month tenancy on March 1st, when is the latest you can give notice?
- A. 7 days written notice before March 1st
 - ☒ B. 30 days written notice before March 1st
 - C. Verbally, anytime in the prior month
 - D. No notice is needed.
123. What is the purpose of the Real Estate Recovery Fund?
- A. To protect the public from dishonest salespeople
 - B. To provide a pool from which to collect unpaid commissions
 - ☒ C. To allow compensation for a member of the public who has been economically injured by a licensee
 - D. To provide funds in a poor economy for mortgages.
124. Tony has just bought property in Pleasant City, IL, a home-rule community. He plans on storing his boat on the side of his home for the winter months. He has checked the county ordinances and this is permissible. However, in December he receives a violation notice from the city stating that boats must be stored out of view from the front of the property. Does Tony have to move his boat?
- A. No, he fulfilled his obligation by checking with the county first and confirming that this is permissible.
 - ☒ B. Yes, a home-rule community is part of the homeowner's association and since it was voted on by the majority must be followed.
 - C. No, county ordinances always take precedence over smaller community ordinances.
 - D. Yes, between a home-rule community and the county, the stricter of the two ordinances always takes precedence.
125. Sam is a leasing agent working for a property manager of a large privately owned complex. Two apartments are now available to lease. Sam has set up several showings for today. Sam is required to:
- A. show both apartments to all prospective tenants whether it is financially feasible or not.
 - ☒ B. give each prospective tenant a written disclosure before showing the apartments stating that he represents the owner.
 - ☒ C. give disclosure that he is the leasing agent and not the property manager.
 - D. show the handicap accessible apartment to only those tenants with noticeable handicaps.

**UNITED STATES DISTRICT COURT
FOR THE Northern District of Illinois – CM/ECF LIVE, Ver 6.2.2
Eastern Division**

Edward Jones Jr.

Plaintiff,

v.

Case No.: 1:19-cv-00317

Honorable Gary Feinerman

Federal Personals, et al.

Defendant.

*Dis-Barred
Remove*

NOTIFICATION OF DOCKET ENTRY

This docket entry was made by the Clerk on Friday, January 18, 2019:

~~MINUTE entry before the Honorable Gary Feinerman: Motion for leave to proceed in forma pauperis [4] is denied without prejudice because it does not provide the information required to assess whether Plaintiff is entitled to pauper status. The Clerk shall send Plaintiff a blank in forma pauperis form. Plaintiff has until 2/15/2019 to complete the form and return it to the Clerk. Failure to comply will result in the summary dismissal of this case. Status hearing set for 2/28/2019 at 9:00 a.m. Mailed notice and IFP by judicial staff.(jlj,)~~

not a prisoner!

ATTENTION: This notice is being sent pursuant to Rule 77(d) of the Federal Rules of Civil Procedure or Rule 49(c) of the Federal Rules of Criminal Procedure. It was generated by CM/ECF, the automated docketing system used to maintain the civil and criminal dockets of this District. If a minute order or other document is enclosed, please refer to it for additional information.

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FACTS ABOUT YOUR 2018 SOCIAL SECURITY BENEFIT STATEMENT

Your 2018 Social Security Benefit Statement is on the back of this form. Use it, along with the information below, to see if part of your Social Security benefits may be taxable.

What You Need To Do

Use the 2018 statement on the reverse, with the Internal Revenue Service (IRS) Notice 703 below, to see if any of your Social Security benefits are taxable. Do not return this

Box 2—"Social Security

Number"—shows the Social Security number of the person shown in Box 1, if we have the number.

Box 3—"Benefits Paid in

2018"—shows the total amount

Box 4—"Benefits Repaid to SSA

in 2018"—shows the total amount of benefits you repaid us in 2018. We show items that apply to you in the column headed "Description of Amount in Box 4."

FORM SSA-1099 – SOCIAL SECURITY BENEFIT STATEMENT

2018 • PART OF YOUR SOCIAL SECURITY BENEFITS SHOWN IN BOX 5 MAY BE TAXABLE INCOME. • SEE THE REVERSE FOR MORE INFORMATION.			
Box 1. Name EDWARD JONES JR		Box 2. Beneficiary's Social Security Number 431-92-6049	
Box 3. Benefits Paid in 2018 \$10,092.00	Box 4. Benefits Repaid to SSA in 2018 NONE	Box 5. Net Benefits for 2018 (Box 3 minus Box 4) \$10,092.00	
DESCRIPTION OF AMOUNT IN BOX 3 Paid by check or direct deposit \$10,092.00 Benefits for 2018 \$10,092.00		DESCRIPTION OF AMOUNT IN BOX 4 NONE	
		Box 6. Voluntary Federal Income Tax Withheld NONE	
		Box 7. Address EDWARD JONES JR APT 1E 1607 N BERWICK BLVD WAUKEGAN IL 60085-1549	
		Box 8. Claim Number (Use this number if you need to contact SSA.) 431-92-6049A	

431-92-6049A

VA



U.S. Department of Veterans Affairs
Veterans Health Administration

1:19-cv-000317

January 18, 2019

0000001001953056V933012000000 E1867-MEC-0188947 P13 T00645

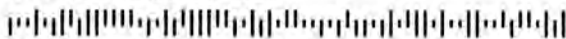
0000001001953056V933012000000



EDWARD EDWARD JONES

PO BOX 8791

GURNEE, IL 60031-7021



EDWARD JONES,

Please keep this letter and the enclosed tax form for your 2018 tax records.

The Affordable Care Act (ACA) requires the Department of Veterans Affairs (VA) to notify enrolled Veterans of their period of health care coverage during the previous calendar year. The law also requires VA to provide this notification to the Internal Revenue Service (IRS).

Enclosed you will find your IRS Form 1095-B, which documents your VA health care period of coverage during the year 2018. No additional steps need to be taken with this form; just follow the IRS instruction, as applicable, for completing your Health Care Individual Responsibility information on your tax return form.

What You Need to Know

Enrollment in VA health care satisfies the ACA's health care coverage requirement.

Where Can You Get More Information

If you have any questions, call us toll-free at 1-877-222-VETS (8387). You may also find additional information regarding the ACA on VA's website at www.va.gov/aca. For more information regarding the ACA's tax implications, visit www.irs.gov/Affordable-Care-Act/Individuals-and-Families.

Thank you for your service to our Nation.

Sincerely,

Dane Cornelius
Acting Director, Health Eligibility Center
VHA Member Services

702-800A
Nov 2018



FIRST MIDWEST EASY CHECKING, *5612

All completed transactions from 09/01/2018 to 2/12/2019

1:19-cr-000317
 Motion For Final
 Judgment Rule 56 @
 Magistrate Judge Maria
 Valdez. Note a bank statement

Date	Number	Description	Withdrawals	Deposits	Balance
02/11/2019		BANK CARD PURCHASE MERCHANT PURCHASE TERMINAL 05134379 VETERANS CANTEEN # 556 NORTH CHI IL TRAN DATE 02-08-19 XXXXXXXXXXXXX8612	1.70		-1.35
02/08/2019		POS PURCHASE POS PURCHASE TERMINAL 16680047 WAL WAL-MART STORE 442 GURNEE IL TRAN DATE 02- 08-19 XXXXXXXXXXXXX8612	0.18		0.35
02/08/2019		WITHDRAWAL	4.00		0.53
02/07/2019		POS PURCHASE POS PURCHASE TERMINAL 33884715 MCDONALD'S F11857 GURNEE IL TRAN DATE 02-07-19 XXXXXXXXXXXX8612	4.02		4.53
02/06/2019		POS PURCHASE POS PURCHASE TERMINAL 88898302 ALDI 64055 WAUKEGAN IL TRAN DATE 02-06-19 XXXXXXXXXXXX8612	7.21		8.55
02/05/2019		BANK CARD PURCHASE MERCHANT PURCHASE TERMINAL 15486809 EXXONMOBIL 9769 2099 GILMAN IL TRAN DATE 02-04-19 XXXXXXXXXXXXX8612	1.57		15.76
02/04/2019		POS PURCHASE POS PURCHASE TERMINAL 98372206 MCDONALD'S F35346 BRINKLEY AR TRAN DATE 02-03-19 XXXXXXXXXXXX8612	7.93		17.33
02/04/2019		BANK CARD PURCHASE MERCHANT PURCHASE TERMINAL 55310209 WAFFLE HOUSE 0685 BRINKLEY AR TRAN DATE 02-03-19 XXXXXXXXXXXXX8612	20.18		25.26
02/04/2019		POS PURCHASE POS PURCHASE TERMINAL 80063505 KROGER #6 140 CHAR YLIN BRINKLEY AR TRAN DATE 02- 02-19 XXXXXXXXXXXXX8612	22.65		45.44
02/04/2019		BANK CARD PURCHASE MERCHANT PURCHASE TERMINAL 55432869 MOTEL 6 BRINKLEY AR TRAN DATE 02-02-19 XXXXXXXXXXXXX8612	56.74		68.09
02/04/2019		BANK CARD PURCHASE MERCHANT PURCHASE TERMINAL 25247809 DON JOSE MEXICAN R ESTA FORREST C AR TRAN DATE 02-02-19 XXXXXXXXXXXX8612	14.47		124.83
02/04/2019		POS PCH CASH BACK POS PCH CSH BACK TERMINAL 00680067 WAL WAL-MART SUPER 812 WYNNE AR TRAN DATE 02-02-19 XXXXXXXXXXXXX8612	51.62		139.30
02/04/2019		POS PURCHASE POS PURCHASE TERMINAL 08154701 SHELL SERVICE S MARION AR TRAN DATE 02-02-19 XXXXXXXXXXXX8612	34.58		190.92
02/04/2019		BANK CARD PURCHASE MERCHANT PURCHASE TERMINAL 55432869 VESTA *AT&T PREPA ID 866-608-3 OR TRAN DATE 02-01-19 XXXXXXXXXXXXX8612	44.46		225.50
02/04/2019		BANK CARD PURCHASE MERCHANT PURCHASE TERMINAL 15486809 EXXONMOBIL 9626 1771 GURNEE IL TRAN DATE 02-01-19 XXXXXXXXXXXXX8612	27.94		269.96

from Edward Jones
 1-19-CV-000317

02/01/2019		POS PURCHASE POS PURCHASE TERMINAL 26188801 SHELL SERVICE S FARINA IL TRAN DATE 02-01-19 XXXXXXXXXXXX8612	46.87		297.90
02/01/2019		POS PURCHASE POS PURCHASE TERMINAL 03118602 OREILLY AUTO #3 WAUKEGAN IL TRAN DATE 02-01-19 XXXXXXXXXXXX8612	67.01		344.77
02/01/2019		POS PURCHASE POS PURCHASE TERMINAL 42003198 USPS PO 16334200 GURNEE IL TRAN DATE 02-01-19 XXXXXXXXXXXX8612	53.00		411.78
02/01/2019		ATM WITHDRAWAL CASH WITHDRAWAL TERMINAL T642340 601 N. GREEN BAY R D WAUKEGAN IL TRAN DATE 02-01-19 XXXXXXXXXXXX8612	400.00		464.78
02/01/2019		PREAUTHORIZED CREDIT SSA TREAS 310 XXSOC SEC 190201		864.00	864.78
01/25/2019		POS PURCHASE POS PURCHASE TERMINAL 31768007 MCDONALD'S F119 LIBERTYVI IL TRAN DATE 01-25-19 XXXXXXXXXXXX8612	0.56		0.78
01/23/2019		POS PURCHASE POS PURCHASE TERMINAL 31768007 MCDONALD'S F119 LIBERTYVI IL TRAN DATE 01-22-19 XXXXXXXXXXXX8612	1.08		1.34
01/23/2019		DEPOSIT		1.00	2.42
01/18/2019		DEPOSIT		1.21	1.42
01/15/2019		BANK CARD PURCHASE MERCHANT PURCHASE TERMINAL 05134379 VETERANS CANTEEN # 556 NORTH CHI IL TRAN DATE 01-14-19 XXXXXXXXXXXX8612	1.70		0.21
01/14/2019		BANK CARD PURCHASE MERCHANT PURCHASE TERMINAL 05140489 LEWIS FRESH MARKET WAUKEGAN IL TRAN DATE 01-11-19 XXXXXXXXXXXX8612	1.84		1.91
01/11/2019		BANK CARD PURCHASE MERCHANT PURCHASE TERMINAL 25536069 CLUB FOODS FRESH M WAUKEGAN IL TRAN DATE 01-10-19 XXXXXXXXXXXX8612	6.41		3.75
01/07/2019		ATM WITHDRAWAL CASH WITHDRAWAL TERMINAL T642343 1601 N LEWIS AVE WAUKEGAN IL TRAN DATE 01-05-19 XXXXXXXXXXXX8612	100.00		10.16
01/07/2019		POS PURCHASE POS PURCHASE TERMINAL 38910006 WAL WAL-MART SUPER 910 WAUKEEGAN IL TRAN DATE 01-05-19 XXXXXXXXXXXX8612	6.95		110.16
01/04/2019		BANK CARD PURCHASE MERCHANT PURCHASE TERMINAL 55432869 PMC*PROTECT MY CAR 888-965-1 IL TRAN DATE 01-03-19 XXXXXXXXXXXX9435	72.84		117.11
01/03/2019		ATM SURCHARGE SURCHARGE AMOUNT TERMINAL PX1396 1802 BELVIDERE ST WAUKEGAN IL TRAN DATE 01-03-19 XXXXXXXXXXXX8612	3.50		189.95
01/03/2019		FEE ATM WITHDRAWAL	3.00		193.45
01/03/2019		ATM WITHDRAWAL CASH WITHDRAWAL TERMINAL PX1396 1802 BELVIDERE ST WAUKEGAN IL TRAN DATE 01-03-19 XXXXXXXXXXXX8612	200.00		196.45
01/03/2019			67.26		396.45

from Edward Jones

		POS PURCHASE POS PURCHASE TERMINAL 03118602 OREILLY AUTO #3 WAUKEGAN IL TRAN DATE 01-03-19 XXXXXXXXXXXX8612			
01/03/2019		ATM WITHDRAWAL CASH WITHDRAWAL TERMINAL T642343 1601 N LEWIS AVE WAUKEGAN IL TRAN DATE 01-03-19 XXXXXXXXXXXX8612	400.00		463.71
01/03/2019		PREAUTHORIZED CREDIT SSA TREAS 310 XXSOC SEC 190103		864.00	863.71
01/02/2019		BANK CARD PURCHASE MERCHANT PURCHASE TERMINAL 05436849 WALGREENS #4097 GURNEE IL TRAN DATE 12-31-18 XXXXXXXXXXXX9435	1.18		-0.29
01/02/2019		BANK CARD PURCHASE MERCHANT PURCHASE TERMINAL 05140488 ALDI 64055 WAUKEGAN IL TRAN DATE 12-30-18 XXXXXXXXXXXX9435	0.29		0.89
12/17/2018		BANK CARD PURCHASE MERCHANT PURCHASE TERMINAL 25536068 SPEEDWAY 07350 549 GURNEE IL TRAN DATE 12-16-18 XXXXXXXXXXXX9435	10.00		1.18
12/13/2018		DEPOSIT		20.00	11.18
12/11/2018		BANK CARD PURCHASE MERCHANT PURCHASE TERMINAL 25415758 E CAPITOL CITGO MILWAUKEE WI TRAN DATE 12-09-18 XXXXXXXXXXXX9435	2.00		-8.82
12/10/2018		BANK CARD PURCHASE MERCHANT PURCHASE TERMINAL 05314618 SPEEDY CARWASH - W AUKE WAUKEGAN IL TRAN DATE 12-08-18 XXXXXXXXXXXX9435	3.00		-6.82
12/10/2018		BANK CARD PURCHASE MERCHANT PURCHASE TERMINAL 55310208 DD/BR #306690 NORTH CHI IL TRAN DATE 12-07-18 XXXXXXXXXXXX9435	2.35		-3.82
12/10/2018		BANK CARD PURCHASE MERCHANT PURCHASE TERMINAL 05436848 WALGREENS #4097 GURNEE IL TRAN DATE 12-07-18 XXXXXXXXXXXX9435	5.08		-1.47
12/10/2018		BANK CARD PURCHASE MERCHANT PURCHASE TERMINAL 55310208 JEWEL-OSCO LIBERTYVI IL TRAN DATE 12-05-18 XXXXXXXXXXXX9435	10.65		3.61
12/10/2018		BANK CARD PURCHASE MERCHANT PURCHASE TERMINAL 75396028 LOVIN OVEN CAKERY LIBERTYVI IL TRAN DATE 12-05-18 XXXXXXXXXXXX9435	5.09		14.26
12/06/2018		BANK CARD PURCHASE XX9435 CHK PURCH S IG LOVIN OVEN CAKE R LIBERTYVILLE IL 50737589 159861	5.45		19.35
12/06/2018		POS PURCHASE XX9435 CHK PURCH P IN THORNTON 3233 G WAUKEGAN IL 1TERM 002 308309	15.00		24.80
12/05/2018		BANK CARD PURCHASE XX9435 CHK PURCH S IG COOK MEMORIAL P U LIBERTYVILLE IL 02820519 908583	0.50		39.80
12/04/2018		BANK CARD PURCHASE XX9435 CHK REC PAY MENT VESTA *AT&T 8 66-608-3007 OR 986 73027 161821	40.19		40.30
12/04/2018		BANK CARD PURCHASE XX9435 CHK PURCH S IG PROTECT MY CAR 727-469-7762 FL 10 145003 445454	25.00		80.49
12/04/2018		BANK CARD PURCHASE XX9435 CHK PURCH S IG WM SUPERCENTER # GURNEE IL 004023 47 810757	24.84		105.49

1-19-CV-000317

12/03/2018	WITHDRAWAL	259.00	130.33
12/03/2018	ATM WITHDRAWAL XX9435 CHK WITHDRAWAL 5384 GRAND AVE . GURNEE IL IP5223 003835	500.00	389.33
12/03/2018	PREAUTHORIZED CREDIT SSA TREAS 310 XXSO C SEC XXXXX6049A S SA		841.00 889.33
12/03/2018	DEPOSIT		50.00 48.33
12/03/2018	BANK CARD PURCHASE XX9435 CHK PURCH S IG ALDI 64055 WAUK EGAN IL 38171556 2 74692	2.12	-1.67
12/03/2018	BANK CARD PURCHASE XX9435 CHK PURCH S IG TURF CLUB WAUKE GAN IL 87468590 41 3032	1.50	0.45
12/03/2018	BANK CARD PURCHASE XX9435 CHK PURCH S IG THORNTONS #0308 THIRD LAKE IL 184 99167 772792	1.06	1.95
12/03/2018	BANK CARD PURCHASE XX9435 CHK PURCH S IG ALDI 64055 WAUK EGAN IL 34826913 0 40832	0.11	3.01
11/30/2018	DEBIT MEMO PAPER STATEMENT FE E	3.95	3.12
11/30/2018	DEPOSIT		6.00 7.07
11/27/2018	BANK CARD PURCHASE XX9435 CHK PURCH S IG SHELL OIL 12436 4 WAUKEGAN IL 2601 6132 132755	10.00	1.07
11/27/2018	BANK CARD PURCHASE XX9435 CHK PURCH S IG LOVIN OVEN CAKE R LIBERTYVILLE IL 13859792 235200	2.43	11.07
11/27/2018	BANK CARD PURCHASE XX9435 CHK PURCH S IG ZION GAS & FOOD ZION IL 12172001 780074	2.00	13.50
11/26/2018	WITHDRAWAL	10.00	15.50
11/26/2018	DEPOSIT		50.00 25.50
11/26/2018	BANK CARD PURCHASE XX9435 CHK PURCH S IG WAL- MART #1668 GURNEE IL 03043478 080873	12.22	-24.50
11/26/2018	BANK CARD PURCHASE XX9435 CHK PURCH S IG MCDONALD'S F314 2 WAUKEGAN IL 3095 9617 801978	7.20	-12.28
11/26/2018	BANK CARD PURCHASE XX9435 CHK PURCH S IG OREILLY AUTO #3 4 WAUKEGAN IL 0036 3175 002189	2.16	-5.08
11/26/2018	BANK CARD PURCHASE XX9435 CHK PURCH S IG 2718 DOMINOS PI Z WAUKEGAN IL 5457 7744 606858	1.64	-2.92
11/26/2018	POS PURCHASE XX9435 CHK PURCH P IN ALDI 64055 WAUK EGAN IL 88898302 6 02788	1.55	-1.28
11/20/2018	BANK CARD PURCHASE XX9435 CHK PURCH S IG ALDI 64055 WAUK EGAN IL 12602000 1 53548	2.00	0.27
11/19/2018	BANK CARD PURCHASE XX9435 CHK PURCH S IG ALDI 64055 WAUK EGAN IL 35650185 2 46304	3.34	2.27
11/16/2018	DEPOSIT		5.00 5.61
11/08/2018	WITHDRAWAL	4.00	0.61
11/08/2018	BANK CARD PURCHASE XX9435 CHK PURCH S IG LOVIN OVEN CAKE R LIBERTYVILLE IL 43269834 863786	3.02	4.61

*from
Edward
Jones*

1:19-00-006317 Page 5 of 5

11/05/2018		WITHDRAWAL	40.00		7.63
11/02/2018		WITHDRAWAL	800.00		47.63
11/02/2018		PREAUTHORIZED CREDIT SSA TREAS 310 XXSO C SEC XXXXX6049A S SA		841.00	847.63
11/02/2018		DEPOSIT		10.00	6.63

From
Edward Jones

1:19-CV-000317
Motion for Final Judgment
Rule 56@ Note a Bank Statement

Page 1 of 4

0055353100 JONES JR, EDWARD 01 GRAND ADVANTAGE CLUB SAVINGS Transaction
Summary 02/12/201

Eff Date	Description	Amount	Balance
02/06/19	Cash Withdrawal	5.69-	5.00
02/05/19	PAI ISO 3200 GRAND AVE WAUKEGAN IL Fee Withdrawal GLCU ATM W/D FEE	2.00-	10.69
02/05/19	PAI ISO 3200 GRAND AVE WAUKEGAN IL Withdrawal #000000006858	43.00-	12.69
02/05/19	GURNEE IL MOBIL GRANDW-407962 18450 W. GRAND AVE. Fee Withdrawal GLCU ATM W/D FEE	2.00-	55.69
02/05/19	GURNEE IL MOBIL GRANDW-407962 18450 W. GRAND AVE. Withdrawal #903600000355	42.50-	57.69
02/04/19	SSIGNATURE BANK 1405 N MAIN BRINKLEY AR Fee Withdrawal GLCU ATM W/D FEE	2.00-	100.19
02/04/19	SSIGNATURE BANK 1405 N MAIN BRINKLEY AR Withdrawal #903512550925	103.50-	102.19
02/03/19	SSIGNATURE BANK 1405 N MAIN BRINKLEY AR Fee Withdrawal GLCU ATM W/D FEE	2.00-	205.69
02/03/19	SSIGNATURE BANK 1405 N MAIN BRINKLEY AR Withdrawal #903415434128	63.50-	207.69
02/01/19	%% ACH Trace 111036004178513 CO: VACP TREAS 310 TYPE: XXVA BENEF ID: 9111036002 ACH Deposit VACP TREAS 310	266.00	271.19
01/29/19	Cash Withdrawal	2.00-	5.19
01/28/19	Cash Withdrawal	30.00-	7.19
01/03/19	36 TREAS 310 ID:9101036151 MISC PAY ACH Deposit 36 TREAS 310	5.81	37.19
01/03/19	36 TREAS 310 ID:9101036151 MISC PAY ACH Deposit 36 TREAS 310	5.81	31.38
01/03/19	36 TREAS 310 ID:9101036151 MISC PAY ACH Deposit 36 TREAS 310	5.81	25.57
01/03/19	36 TREAS 310 ID:9101036151 MISC PAY ACH Deposit 36 TREAS 310	5.81	19.76
01/03/19	36 TREAS 310 ID:9101036151 MISC PAY ACH Deposit 36 TREAS 310	5.81	13.95
01/03/19	36 TREAS 310 ID:9101036151 MISC PAY ACH Deposit 36 TREAS 310	2.91	8.14
01/02/19	Cash Withdrawal	17.00-	5.23
12/31/18	Cash Withdrawal	250.00-	22.23
12/31/18	%% ACH Trace 111036004169405 CO: VACP TREAS 310 TYPE: XXVA BENEF ID: 9111036002	266.00	272.23

From
Edward Jones

1: 19-cv-000319

	ACH Deposit VACP TREAS 310		
12/12/18	Cash Withdrawal	10.00-	6.23
12/08/18	Cash Withdrawal	20.00-	16.23
12/07/18	Cash Withdrawal	100.00-	36.23
12/07/18	%% ACH Trace 071925443013746 CO: MVP WORKFORCE TYPE: PAYROLL ID: 2263242640 ACH Deposit MVP WORKFORCE	130.96	136.23
12/01/18	Cash Withdrawal	5.00-	5.27
11/30/18	GURNEE IL GREAT LAKES CREDIT UNION 7275 GRAND AVE Withdrawal #000000009708	260.00-	10.27
11/30/18	%% ACH Trace 111036004156940 CO: VACP TREAS 310 TYPE: XXVA BENEF ID: 9111036002 ACH Deposit VACP TREAS 310	259.00	270.27
11/23/18	Cash Withdrawal	10.00-	11.27
11/23/18	WAUKEGAN IL GREAT LAKES CREDIT UNION 3290 LEWIS AVE Withdrawal #000000009780	140.00-	21.27
11/23/18	%% ACH Trace 071925441418255 CO: MVP WORKFORCE TYPE: PAYROLL ID: 2263242640 ACH Deposit MVP WORKFORCE	156.25	161.27
11/22/18	WAUKEGAN IL INQ DA LIQUOR ST-320081 1537 N LEWIS AVE Fee Withdrawal Online Fee	0.50-	5.02
11/19/18	GRAYSLAKE IL INQ FIRST MIDWEST B 19351 W WASHINGTON ST Fee Withdrawal Online Fee	0.50-	5.52
11/16/18	Cash Withdrawal	100.00-	6.02
11/16/18	%% ACH Trace 071925447667102 CO: MVP WORKFORCE TYPE: PAYROLL ID: 2263242640 ACH Deposit MVP WORKFORCE	100.78	106.02
11/06/18	Cash Withdrawal	9.00-	5.24
11/01/18	Cash Withdrawal	250.00-	14.24
11/01/18	%% ACH Trace 111036004148006 CO: VACP TREAS 310 TYPE: XXVA BENEF ID: 9111036002 ACH Deposit VACP TREAS 310	259.00	264.24
10/01/18	Cash Withdrawal	17.00-	5.24
10/01/18	Ave. Gurnee IL INQ Woodforest National Bank 6590 Grand Fee Withdrawal Online Fee	0.50-	22.24
10/01/18	GURNEE IL	240.00-	22.74

From
E. J. Jones

1:19-CV-000317

GREAT LAKES CREDIT UNION 7275 GRAND AVE
Withdrawal #000000003927

10/01/18	%% ACH Trace 111036004137383 CO: VACP TREAS 310 TYPE: XXVA BENEF ID: 9111036002 ACH Deposit VACP TREAS 310	259.00	262.74
10/01/18	AVE GURNEE IL INQ IAS - GRANDW-242201 18450 WEST GRAND Fee Withdrawal Online Fee	0.50-	3.74
09/30/18	WAUKEGAN IL INQ NORSTATES BANK 1601 N LEWIS AVE. Fee Withdrawal Online Fee	0.50-	4.24
09/30/18	WAUKEGAN IL INQ NORSTATES BANK 1601 N LEWIS AVE. Fee Withdrawal Online Fee	0.50-	4.74
09/18/18	Cash Withdrawal	5.00-	5.24
09/04/18	Cash Deposit	5.00	10.24
09/03/18	RD LAKE BLUFF IL INQ Lake Bluff Shell 355 28787 N WAUKEGAN Fee Withdrawal Online Fee	0.50-	5.24
09/01/18	Cash Withdrawal	17.00-	5.74
08/31/18	Ave. Gurnee IL INQ Woodforest National Bank 6590 Grand Fee Withdrawal Online Fee	0.50-	22.74
08/31/18	Ave. Gurnee IL INQ Woodforest National Bank 6590 Grand Fee Withdrawal Online Fee	0.50-	23.24
08/31/18	IL GLCU ZION LO-314534 2145 SHERIDAN RD ZION Withdrawal #824300005078	40.00-	23.74
08/31/18	Cash Withdrawal	200.00-	63.74
08/31/18	%% ACH Trace 111036004126574 CO: VACP TREAS 310 TYPE: XXVA BENEF ID: 9111036002 ACH Deposit VACP TREAS 310	259.00	263.74
08/31/18	WAUKEGAN IL INQ NORSTATES BANK 1601 N LEWIS AVE. Fee Withdrawal Online Fee	0.50-	4.74
08/03/18	Cash Withdrawal	8.00-	5.24
08/01/18	GURNEE IL GREAT LAKES CREDIT UNION 7275 GRAND AVE Withdrawal #000000007627	50.00-	13.24
08/01/18	Cash Withdrawal	200.00-	63.24
08/01/18	%% ACH Trace 111036004096441 CO: VACP TREAS 310 TYPE: XXVA BENEF ID: 9111036002 ACH Deposit VACP TREAS 310	259.00	263.24

From
Edward Jones

1:19-CV-000317

08/01/18 Ave. Gurnee IL
INQ Woodforest National Bank 6590 Grand
Fee Withdrawal Online Fee
08/01/18 WAUKEGAN IL
INQ NORSTATES BANK 1601 N LEWIS AVE.
Fee Withdrawal Online Fee

0.50- 4.24

0.50- 4.74

0210

January 18, 2019

0001705 01 AB 0 405 **AUTO T7 0 2014 60085-157399 -C01-B1-P01706-I



EDWARD JONES JR
1607 N BERWICK BLVD
UNIT 1E, 01
WAUKEGAN, IL 60085-1573



Account Number: 1782010147

Service Address:

UNIT 1E, 01
1607 N BERWICK BLVD
WAUKEGAN, IL 60085

Confirmation of Your Request to Stop Service

Dear Edward Jones Jr,

Thank you for contacting us regarding your recent request to stop service. According to our records, the date you selected to stop service is more than two weeks out from the date you contacted us. This is a friendly reminder that your service will be discontinued as early as 8am on the date you selected to cancel service.

If you would like to change your request, please call us at 800-334-7661, Monday-Friday, 7am-7pm, or visit ComEd.com.

Thank you for being a valued ComEd customer.

Sincerely,

Our ComEd Care Center



119-CV-000327

NOTICE OF DETERMINATION OF LIABILITY
CITY OF WAUKEGAN, ILLINOIS
PHOTO ENFORCEMENT PROGRAM



*****AUTO**ALL FOR AADC 600 Tray 1 : Piece 138

Jones Jr Edward
PO Box 8791
Gurnee IL 60031-7021

Notice Date: **02/08/19**
Notice Number: **1700800514342281**
License Plate: **AT65989**



* 1 7 0 0 8 0 0 5 1 4 3 4 2 2 8 1 *

VIOLATION NUMBER:	1700800514342281
WAUKEGAN MUNICIPAL CODE & DESCRIPTION	Sec. 21-59.1; DISOBEYING TRAFFIC CONTROL SIGNAL
OFFENSE LOCATION, DATE & TIME	GREEN BAY & GRAND SB, 11/19/18, 03:47:27 PM
PLATE/ STATE/ TYPE / VEHICLE MAKE:	AT65989 IL PASSENGER FORD

YOU ARE HEREBY NOTIFIED a Determination of Liability has been entered against you for the above Violation in the amount of \$100.00.

If you fail to respond to this notice, a Final Determination of Liability will be entered against you and you will have no further opportunity to contest this violation. If the fine is not paid within 14 days after a Final Determination of Liability is issued, a late payment penalty of \$100.00 will be assessed. Payment of the fine and any applicable penalty operates as a final disposition of this violation.

You have the right to file a petition within fourteen (14) days from the date of this Notice to set aside this Determination of Liability for one of the following reasons:

- 1) You were not the registered owner or lessee of the vehicle on the date the violation notice was issued; or
- 2) The fine or penalty was paid prior to the Determination Notice being received; or
- 3) Excusable failure to appear at or request a new date for a hearing.

You may also appeal this Determination to the Circuit Court within 35 days by paying the appropriate State mandated filing fees.

Under Section 11-208.6 of the Illinois Vehicle Code, the City of Waukegan may seek all lawful means of collecting this judgment, including but not limited to the suspension of your driving privileges. Accumulation of five (5) or more UNPAID Automated Traffic Law Violations may result in the Secretary of State suspending your driver's license.

Please visit www.RedLightViolations.com to view video footage of this violation and/or submit payment. In order to access the information, enter the entire notice number and license plate number of the vehicle exactly as shown above.

For questions regarding this Notice, contact the Waukegan Photo Enforcement Program Customer Service Call Center toll free at 1-866-428-4942 between 9:00 AM and 4:00 PM (CST), Monday through Friday.

PAYMENT OPTIONS

Payment must be received on or before the **PAYMENT RECEIVED BY DATE** on the front of this notice.

TO PAY ONLINE: Visit www.RedLightViolations.com.

TO PAY BY PHONE : Call the City of Waukegan Photo Enforcement Program Customer Service Call Center toll free at 1-866-428-4942 between 9:00 AM and 4:00 PM (CST), Monday through Friday, and a representative will assist you with your credit card payment.

TO PAY BY MAIL: Fill in the PAY circle on the Notice of Determination of Liability stub and mail along with a check or money order (NO CASH) payable to the CITY OF WAUKEGAN PHOTO ENFORCEMENT PROGRAM.

Send payments to: PHOTO ENFORCEMENT PROGRAM, PO Box 577, Bedford Park, IL 60499-0577

To ensure proper credit, print the Notice Number on your payment

PLEASE NOTE: A \$3.50 e-payment convenience fee will be added to all credit card payments.

IN CASE OF INSUFFICIENT FUNDS, A \$100.00 FEE WILL BE INCURRED. IN CASE OF PARTIAL PAYMENT, A \$35.00 FEE WILL BE INCURRED.



FACTS ABOUT YOUR 2018 SOCIAL SECURITY BENEFIT STATEMENT

Your 2018 Social Security Benefit Statement is on the back of this form. Use it, along with the information below, to see if part of your Social Security benefits may be taxable.

What You Need To Do

Use the 2018 statement on the reverse, with the Internal Revenue Service (IRS) Notice 703 below, to see if any of your Social Security benefits are taxable. Do not return this form to us or the IRS.

Do not attach it to your income tax return. Keep the original for your records. We also are sending this benefit information to the IRS. We did not include your SSI benefits, if any, on this statement. You may wish to keep this statement as proof of your income for use with public assistance. If you do not receive public assistance and you do not owe taxes on your Social Security benefits, you may ignore this form.

Who Receives This Statement

We must, by law, send you a statement that shows the Social Security benefits you received or repaid in 2018. We send separate statements to each person. If you get more than one check each month, we may send you more than one statement.

EXPLANATION OF ITEMS

Box 1—"Name"—shows the name of the person for whom we paid benefits.

Box 2—"Social Security Number"—shows the Social Security number of the person shown in Box 1, if we have the number.

Box 3—"Benefits Paid in 2018"—shows the total amount of Social Security we paid you in 2018. This amount may not agree with the payments you actually received in 2018. This is because it may include money we withheld for deductions such as Medicare Part B (medical insurance) premiums, Medicare Advantage or prescription drug coverage premiums you requested to be withheld from your benefits, and any income-related monthly adjustment amount you are required to pay for Part B or prescription drug coverage. Also, it may leave out some payments that are not taxed by the IRS. All items that apply to you are listed in the "Description of Amount in Box 3." **Note:** If you have a "Treasury Benefit Payment Offset, Garnishment and/or Tax Levy" amount shown and need to know what type of offset is involved, contact SSA at 1-800-772-1213 for an explanation. If you have a tax debt question, call IRS at 1-800-829-1040.

Any payments we made to you in 2018 for earlier years are shown in a separate column.

Box 4—"Benefits Repaid to SSA in 2018"—shows the total amount of benefits you repaid us in 2018. We show items that apply to you in the column headed "Description of Amount in Box 4."

Box 5—"Net Benefits for 2018"—shows the amount in Box 3 minus the amount in Box 4. An amount in parentheses is a negative amount. Enter this amount on line A of IRS Notice 703 to see if any of your Social Security benefits are taxable.

Box 6—"Voluntary Federal Income Tax Withheld"—shows the total amount of benefits you voluntarily withheld and paid for Federal income tax. Include this amount on your income tax return as tax withheld.

If You Have Any Questions

If you have any questions about the amounts on this form, call Social Security at 1-800-772-1213 or visit any Social Security office. Please have this form with you. Please use the claim number shown in **Box 8** if you contact SSA. If you have questions about how to figure the taxable part of your Social Security benefits after you complete Notice 703, visit IRS.gov and enter "Social Security income" in the search box.

Facts About Computer Matching Programs

Congress passed a law (PL 100-503) in 1988 that says you have a right to know that we may use information you give us when we match records by computer. Below, we tell you about computer matching and how it may affect you.

What Are Computer Matching Programs?

Computer matching programs compare Social Security and/or Medicare records with those of

other Federal, State, or local government agencies. Many agencies may use matching programs to find or prove that a person qualifies for benefits paid by the Federal Government.

How Do Computer Matching Programs Affect You?

On forms that you fill out for us, you give us information about yourself. Sometimes, we check the information you, and others, give us. We use computer matching to

do the checking. The law allows us to check this way even if you do not agree to it. We may also share information about you with other government agencies that pay benefits. They will use this information in their computer matching programs.

If You Want More Facts

If you want to learn more about computer matching or how we use information about you, please contact any Social Security office.

LIFT TO OPEN

SOCIAL SECURITY ADMINISTRATION
MID-AMERICA PROGRAM SERVICE CENTER
601 EAST 12TH ST
KANSAS CITY MO 64106-2859
OFFICIAL BUSINESS
PENALTY FOR PRIVATE USE, \$300

FIRST-CLASS MAIL
PRESORTED
POSTAGE AND FEES PAID
SOCIAL SECURITY
ADMINISTRATION
PERMIT NO.G-11

FOLD & TEAR OFF STUB

*****AUTO**5-DIGIT 60085

EDWARD JONES JR
APT 1E
1607 N BERWICK BLVD
WAUKEGAN IL 60085-1549



Securing today
and tomorrow

Form SSA-1099-SM (1-2019)

60031>7021

U.S. GOVERNMENT PRINTING OFFICE: 2019-407-199/60008

Printed on recycled paper

KEEP THIS FORM FOR PROOF OF SOCIAL SECURITY BENEFITS
VISIT OUR WEBSITE WWW.SOCIALSECURITY.GOV

IMPORTANT: TAX INFORMATION ENCLOSED

1:19-CV-000317

Notice 703

(Rev. September 2018)



Department of the Treasury
Internal Revenue Service

Read This To See if Your Social Security Benefits May Be Taxable

If your social security and/or SSI (supplemental security income) benefits were your only source of income for 2018, you probably will not have to file a federal income tax return. See IRS Pub. 501 or your tax return instructions to find out if you have to file a return.

We developed this worksheet for you to see if your benefits may be taxable for 2018. Fill in lines A through E.

Do not use the worksheet below if **any** of the following apply to you; instead, go directly to IRS Pub. 915, Social Security and Equivalent Railroad Retirement Benefits.

- You received Form RRB-1099, Form SSA-1042S, or Form RRB-1042S.
- You exclude income from sources outside the United States or foreign housing,

income earned by bona fide residents of American Samoa or Puerto Rico, interest income from series EE or I U.S. savings bonds issued after 1989, or employer-provided adoption benefits.

Note. If you plan to file a joint income tax return, include your spouse's amounts, if any, on lines A, C, and D.

A Enter the total amount from **box 5** of all your Forms SSA-1099. Include the full amount of any lump-sum benefit payments received in 2018, for 2018 and earlier years.

A _____

B Enter one-half of line A.

B _____

C Enter your **total income** that is taxable (excluding line A), such as pensions, wages, interest, ordinary dividends, and capital gain distributions. **Do not** reduce your income by any deductions, exclusions, or exemptions.

C _____

D Enter any tax-exempt interest such as interest on municipal bonds.

D _____

E Add lines B, C, and D, and enter the total here. **Then, read the information below.**

E _____

Part of your social security benefits may be taxable if, for 2018, item 1, 2, or 3 below applies to you.

1. You were single, a head of household, or a qualifying widow(er) and line E above is more than \$25,000.

2. You were married, would file jointly, and line E above is more than \$32,000.

3. You were married, would file separately, and line E above is more than zero (more than \$25,000 if you lived apart from your spouse for all of 2018).

If your figures show that part of your benefits may be taxable, see IRS Pub. 915, and *Social Security Benefits* in your 2018 federal income tax return instructions.

If **none** of your benefits are taxable, but you must otherwise file a tax return, do the following.

- Enter the total amount from line A above on Form 1040, line 5a and enter -0- on Form 1040, line 5b.
- If you were married, file separately, and lived apart from your spouse for all of 2018, enter "D" to the right of the word "benefits" on Form 1040, line 5a.

Note. If your figures show that part of your benefits may be taxable and you received benefits in 2018 that were for a prior year, see IRS Pub. 915 for rules on a lump-sum election

you can make that may reduce the amount of your taxable benefits.

Get More Information From the IRS

If you still have questions about whether your social security benefits are taxable, see IRS Pub. 915 or your 2018 federal income tax return instructions, or visit www.irs.gov/SSB.

Go to www.irs.gov/Forms to view, download, or print all of the forms and publications you may need.

Do not return this notice to the SSA or the IRS. Keep it with your records.

FORM SSA-1099 – SOCIAL SECURITY BENEFIT STATEMENT

2018

- PART OF YOUR SOCIAL SECURITY BENEFITS SHOWN IN BOX 5 MAY BE TAXABLE INCOME.
- SEE THE REVERSE FOR MORE INFORMATION.

Box 1. Name EDWARD JONES JR		Box 2. Beneficiary's Social Security Number 431-92-6049
Box 3. Benefits Paid in 2018 \$10,092.00	Box 4. Benefits Repaid to SSA in 2018 NONE	Box 5. Net Benefits for 2018 (Box 3 minus Box 4) \$10,092.00
DESCRIPTION OF AMOUNT IN BOX 3 Paid by check or direct deposit \$10,092.00 Benefits for 2018 \$10,092.00		DESCRIPTION OF AMOUNT IN BOX 4 NONE
		Box 6. Voluntary Federal Income Tax Withheld NONE
		Box 7. Address EDWARD JONES JR APT 1E 1607 N BERWICK BLVD WAUKEGAN IL 60085-1549
		Box 8. Claim Number (Use this number if you need to contact SSA.) 431-92-6049A

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CUI816587-11150908568-1